

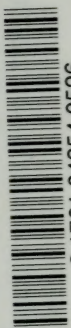
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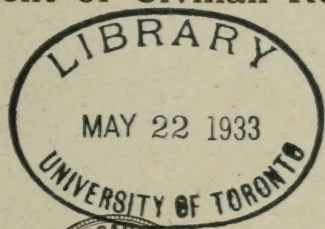
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THE AMERICAN NATIONAL RED CROSS

Department of Civilian Relief



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THE PATRIOTIC FUND OF CANADA

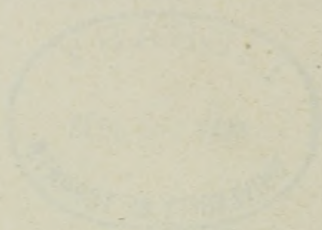
BY
Underwood

PAUL U. KELLOGG (1879-)

Paul Underwood Kellogg

April 10, 1917

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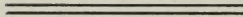
THE PATRIOTIC FUND
OF CANADA

By PAUL U. KELLOGG

REPRINTED FROM
THE SURVEY

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Three of a series of articles, "A Canadian City in War Time,"
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112 East 19 street, New York.

FOREWORD

THE American Red Cross has assumed as one of its duties toward the armed forces of the United States, the providing of care for the dependents of soldiers and sailors. Chapters of the Red Cross have been instructed to meet these needs in their respective territories so long as may be necessary.

Except for a brief period during the summer of 1916 no need of work of this nature in the United States has arisen for many years. Great need, however, has existed among the belligerents in the present war and the methods which they have developed must be of the greatest assistance to this country in shaping similar activities. Our nearest neighbor, Canada, has evolved a plan suitable to its needs and geographical situation, a knowledge of which will be of value to us. As the chapters of the Red Cross are actively at work, or making plans for active work, in the relief of the families of soldiers and sailors, we are anxious to give them the benefit of all helpful information which may come to this office.

Mr. Paul U. Kellogg, editor of the *SURVEY*, has recently published a series of articles descriptive of the organization and work of the Canadian Patriotic Fund. With the generous consent of Mr. Kellogg and the *SURVEY*, the Red Cross is permitted to reprint these articles in convenient pamphlet form for distribution among those who locally will bear the responsibility for the Red Cross care of families of enlisted men.

In reading these articles it will be apparent that one of the most notable achievements of the Patriotic Fund, particularly in Montreal, has been the direction of a body of volunteers so successfully that the disadvantage of a lack of regularly trained "social workers" has been largely overcome. In this lies recognition of two facts of extreme importance to the Red Cross in its care for families. These are:

1. Trained service is essential to the proper conduct of work of this character. Gathering and classifying information necessary to intelligent action in the best interests of families and individuals; recording and using this information effectively and promptly; accounting accurately and systematically for all receipts and disbursements of money

Foreword

and supplies, etc.; require the help of persons trained to such service.

2. In an undertaking of the magnitude and widely extended reach of this task of caring for dependent families of soldiers and sailors, it is obvious that the number of trained social workers available is inadequate and that the greater part of the duty must fall upon untrained volunteers.

It is fortunate, however, that in the United States almost every considerable community maintains one or more social welfare agencies which employ trained men and women. Every Red Cross chapter engaged in the care of dependent families is urged if possible to arrange for some of these trained men and women to take charge of the more technical branches of the work—the directing, investigating, recording, accounting, etc. This small trained staff will serve as the nucleus about which a large body of volunteers may work effectively as members of the several important committees required or in other necessary capacities. In this way may be brought about a well-balanced and effective organization in which both trained and untrained workers may be advantageously engaged.

Always in the conduct of this work we must keep in mind that we are striving to help not inferiors, not persons who have come to want through improvidence or bad habits, but neighbors and friends whose need of our good offices is the direct result of a great sacrifice which their husbands and sons and fathers are making for our protection. While we must neglect no precautions to assure intelligent, genuinely helpful action and a faithful discharge of the trust imposed in us by those who provide the means to maintain the work, we must not forget that our success will depend much upon the spirit, the tact, the patience and the judgment which we exhibit in the discharge of this patriotic duty.

ERNEST P. BICKNELL,
Director-General, Civilian Relief,
American Red Cross.

Washington, D. C.,
April 2, 1917.

I. The Montreal Volunteers

YOU are met just inside the door by "Billy, the policeman"—not a bluecoat, but the office nickname of one of the remarkable group of Montreal volunteers, members of the Ladies' Auxiliary of the Canadian Patriotic Fund, who, since August, 1914, have put in two days a week, three days a week, some of them six days a week without let-up or vacation, on the work of the Montreal Relief Committee.

You have crossed the threshold of what she calls the "room of smiles and tears," or, if you will—for human nature is much the same in war time as in peace time—of "damns and blessings." On an average day you are one of a hundred such callers; one of 500 on a crowded day. In February, 2,678 came, old women and young, children, babies in arms, soldiers in khaki with a limp or a cough from "gassing." There in the long room, covering half of the entire floor of a large office building, with the business-like system of a life insurance company, and with the human insight of modern social work, 10,301 individual applications have been handled since the outbreak of the war. And that, in more ways than one, is only the beginning of the story.

On either side of the aisle are rows of chairs where the English-speaking on the left, the French-speaking on the right, await their turn to go to the little tables and tell their stories to the interviewers.

The afternoon I sat near the door there was a flurry among the people filling the chairs, so that a young Scotch girl who burst out crying reached the refuge of the corridor almost unnoticed. The flurry had to do with Kitty, who was all smiles. Her mother had brought her, a little six-year-old, with straw-colored hair under a round blue sailor's cap with "H. M. S. Grampian" done in gold lettering on the front. Kitty carried her father's swagger stick for a cane, and once half-way down the aisle turned and waved back at "Billy, the policeman." The gesture almost cost her her balance, for this was Kitty's first visit on her first pair of legs.

Kitty's father is an English immigrant who was a private in training at Amherst, when word reached him that Kitty had been run over by a Montreal street car. One leg was cut off near the hip, the other near the knee. There was no



KITTY

Her father at the front, both her legs taken off by a trolley car, this scrap of humanity and her changing need of artificial limbs to keep pace with a growing body, epitomizes both the emergent and the continuing relief problems which Canadian women are meeting through the Patriotic Fund

legal redress, for it was the child's fault. Kitty was in the hospital for three months, where a visitor from the Patriotic Fund saw her every day. A friend provided money for a teacher, another a rocking chair. She was one of fifty children from soldiers' families to go in groups of eight or ten to a certain country home last summer. Then a Montreal business man came forward with \$1,000 to meet the cost, whatever might befall, of the five pairs of artificial limbs she will need as she grows to womanhood. Meanwhile, the father has come back from the front, gassed, wounded and rheumatic from the wet of the trenches. Besides Kitty there are two other young children.

The future faced by this Montreal soldier and his wife, what war has meant to them and, no less, what the misadventures of ordinary times pile on to what the war brings, epitomize the family problems dealt with under the Patriotic Fund. The notion that, when a man enlists, the drop in his earnings is made good by government or by patriotic gift; that the situation can be met by a regimental list and a check-book and by rushing food and fuel post-haste to some starving household, still clings in the minds of casual thinkers in Montreal. But there are a thousand missionaries of another way of thinking. These are the women who, at the central office of the Patriotic Fund and in its twenty-seven districts, have come to close quarters, many of them for the first time in their experience, with the meaning of the ordinary hazards of life to those who live close to the margin of subsistence.

No sooner had war been declared than the British reservists in Canada set out to join the colors. One hundred and fifty families of these first soldiers were left high and dry in Montreal alone. It was clear that the recruiting of Canadians for overseas forces would create a much heavier burden, although no one then foresaw that the dominion quota would reach to such a huge figure as 500,000 men.

In Montreal the Charity Organization Society was asked to tide over the immediate emergency. After conference at Ottawa, Sir Herbert Ames, member of Parliament from Montreal, initiated the movement which was at once duplicated in other parts of the dominion and led to the incorporation, as early as August 22, 1914, of the Canadian Patriotic Fund, "for the assistance in case of need, of the wives, children and dependent relatives of officers and men on active service." To date, \$15,500,000 has gone through the central treasury to be administered through provincial and local branches, altogether \$33,000,000 has been subscribed or promised.

Something like three times as many families come under the Toronto branch as under that at Montreal, but it has fallen to the latter city to develop the system which is generally recognized as the high-water mark not only of record-keeping but of case work. Although the initial president of the fund was no less than field marshal, His Royal Highness the Duke of Connaught and of Strathearn, K. G., K. P., G. C. B., etc., former governor-general of Canada—the Duke of Devonshire is his successor; although Sir Herbert Ames has



HELEN R. Y. REID

A charter member of the Charity Organization Society Miss Reid brought experience of social work and of men and women to her task as director and convener of the Ladies' Auxiliary of the Canadian Patriotic Fund

spent much of his time since the outbreak of the war organizing 600 branches throughout the dominion; although many other public-spirited men have given themselves unstintedly, one of them, for example, scheming out a victory campaign in Montreal which cleared \$4,000,000 for the fund in a single week, and another, Clarence F. Smith, chairman of the local relief committee in Montreal, practically putting in all his time for thirty months past in this work and that of the Military Hospitals Commission; nevertheless, the fact remains that the administration of the fund in Montreal, the actual work of organization, relief and rehabilitation, which has set the standard for the dominion, has been the achievement of women. Each department is headed and staffed by women. The relief committee has itself met only twice this last year to hear and visé reports, and take formal action.

The primary responsibility of the Patriotic Fund is to assist in making good the income loss of families of bread-winners at the front. It is not a general relief society nor yet a pension office; it deals with a limited group of beneficiaries through a limited time, but with greater freedom to make its help fit the family than any existing government department.

Take the case of the Canadian private. His pay is \$30 a month, ten cents a day field allowance adds \$3 to this. Since January 23, 1915, under an order in council, at least \$15 can be paid, not to the man at the front, but to his dependents at home. In some cases the man assigns not \$15 but \$20. In addition, the Canadian government grants \$20 a month, separation allowance, to the dependents of volunteers serving in the Canadian overseas contingents. "Dependents" include only wives, children under fourteen of a widower and in charge of a guardian, and widowed mothers, if the son is unmarried and her sole support. Thus the household of a soldier may receive \$35 or as high as \$40 a month from government sources. Pay and separation allowances are both far less for other soldiers serving in the British or allied armies.

The grants of the Patriotic Fund are above and beyond these flat rates. They make allowance for the varying individual needs of families. The minimum granted to childless wives is \$5, the maximum to any family \$30, which brings the largest family income dealt with under the fund¹—adding assigned pay, separation allowance and fund grant together (\$20 plus \$20 plus \$30)—up to \$70. This is, of course, the exceptional case. The general principles upon which the Montreal budget is estimated are shown by the following maximum monthly scale:

Wife	\$10.00
With 2 children and under	
15-10 years	7.50
9-5 years	4.50
Under 5 years	3.00
With 3 children and over	
15-10 years	6.00
9-5 years	3.00
Under 5 years	2.00

To quote from the last report, this grant "is modified by a consideration of the regular earnings of the soldier before enlistment. A widowed mother receives approximately what her son was contributing to the household at the

¹ For the family of a private.

time of his enlistment, minus the cost of his keep. Widowed mothers who have sufficient support from other sources are not recognized as beneficiaries. Mothers of soldiers who have able-bodied husbands living are also not entitled to receive anything from the fund. The fund is not a charity. It is only given where need is recognized as a direct result of enlistment. Unemployment and sickness do not in themselves constitute a claim, and no claim is considered unless the committee have the guarantee of assigned pay, going regularly to the dependent. . . . Increase of income from other sources, such as employers, lodgers, government separation allowance, wages, etc., immediately reduces the allowance from the fund."



One corner of the reception room at the Patriotic Fund headquarters in Montreal



*Patriotic Fund volunteers interviewing soldiers' wives.
Miss Reid in the foreground*

So much for the families of men overseas, or on the way. In the late winter and early spring of 1915 the first of the invalided soldiers returned to Canada. These men now come under the Military Hospital Commission and fall into three classes:

Class 1. Men unfit for overseas service, but capable of taking up their previous civilian occupations; or men whose disability is not the result of service.

Class 2. Men needing further medical treatment or rest in or out of a convalescent home, hospital or sanitarium.

Class 3. Men permanently disabled by the war who would not be benefited by further medical treatment.

Families of the ordinary run of class 2 continue to get pay, separation allowance and fund money, so long as the man is getting indoor treatment. Fund grant ceases and home subsistence allowance begins, if a soldier becomes an out-patient. On his medical discharge, he passes into civilian life, with or without pension, but in either case drops from army rolls, separation lists and fund. Of serious social concern is the fact that not only fund benefit but case-work with the family ends with discharge; but this problem of after-care will be taken up later in this series. The Patriotic Fund is concerned solely with the care of the family of an active or invalided soldier up to the point of his discharge, pension or death.

This work begins at the period of recruiting. By no means all the families of Canadians come on to the fund. With help of soldiers' pay and separation allowance they carry their own burden. But the fund makes sure that failure to take advantage of its provisions is not due to ignorance of its existence, and distributes posters, pamphlets, etc., at the armories. Paymasters are supplied by the Montreal Relief Committee with blanks for company officer and paymaster to sign, giving the names of the soldier's dependents and the assignment of pay, which is one of the first conditions of sharing in the fund. At the same time the recruit gets another blank for the parish priest to sign, certifying to births and marriages from the church registry. Regimental records in a period of emergent recruiting are hard to draw upon, and this simple method of cutting across red tape is one of many inventions by the organizers of the Montreal office to simplify and expedite relief.

The soldier's wife or mother bringing these certificates is shown to a seat in the reception room by "Billy, the policeman." Many a soldier arrives to find out before leaving for active service what the fund will do for his wife and family. Five volunteers divide responsibility for the different days of the week, and from seventeen to twenty-two assistant interviewers, also volunteers, work under them at the little individual tables. Names, ages, birthplaces, religion, employment and wages of all members of the household; rank and regiment of the man; next of kin, employers, references and other data are entered on the application blank. In cases of extreme need, emergent aid is given pending investigation.

From the reception room the case goes to the investigation department, where form letters are mailed to employers and references. One volunteer spends her entire time handling certificates, another looking over references. A corps of six investigators, under a responsible head, all volunteers, visit the home and neighborhood to verify the statements made in the application. Some of these investigators put in half-time, some full time, and in the course of two years the tact, precision and friendliness of their work have developed amazingly. For such intimate family details as the income of the household and the amount contributed by the soldier before and after enlistment must be secured if the trust is to be protected and the family adequately helped. Entries in the investigation slip call for facts as to whether wages are continued in whole or in part; debts, insurance and bank accounts; character of neighborhood and house; number of rooms, number of dark rooms; number in family; health of family; doctor's certificate when illness is pleaded as reason for not working; earnings of all members of the family.

Meanwhile applications and certificates go to the filing room, where 9,700 case records are ranged numerically in the cabinets. Duplicate cards are typewritten, one for an alphabetical file here, and one for the discharge and casualty desk, to be described later. Twelve to fifteen helpers are at work every day at the files under a director, one of the most unusual developments of volunteer work. With 2,000 cases drawn from the files every day, with fifty-seven volunteer ward heads and ten office departments handling them according to their lights, the task of keeping records in apple-pie order is a never-ending one. Large manila envelopes, such as are a nuisance in professional work, serve a conserving purpose in holding the papers together; but even so, three volunteer "house-cleaners" are busy keeping the papers straight, with the latest investigation slips on top, references, application, regimental slips, birth certificates and money slips all in due order. By organization, the volunteer system, with its wealth of help, thus can overcome its frailties and, as the saying goes, make one hand wash the other.

The budget department opens off this room, where, on the basis of the results of the investigation and the terms of the Patriotic Fund, a budget for each new family is carefully worked out by the chairman of the relief committee. All cases

are subject to revision from time to time, as changes in employment, number of dependents, discharges and casualties occur. As the budget must please not only the beneficiary, but also the ward head (the district superintendent of relief), and the various agencies of public concern which are stirred alternately by stories of fraud and unworthiness and by stories of injustice, work in the budget department is a delicate and never-ending job.

One course of correction is the file at the discharge and casualty desk, where lists of invalided men brought to Quebec for medical examination, casualty lists published in the newspapers, and later the official lists of dead and wounded, lists acted on by the Medical Hospitals Commission and the pension department, are checked against the Patriotic Fund data and memoranda sent to the filing room for collation in its daily sheet. Cards, with little colored signals, are grouped in two grim rows of drawers. Dark red tabs stand for missing men, light red for prisoners, black for those who have died of wounds, yellow for invalided home, white for those killed in action, blue or green for wounded. Blue was a German dye, it seems, and Canada ran out of blues the second year!

At every stage in this routine, from the reception desk with its tally of callers to the filing room with its sheet showing the whereabouts of every case, daily record-keeping goes on so that any clogging in the current flow of work quickly reveals itself and additional volunteers can be brought into play. But all this is only the bookkeeping end of the real work. If the activities of the Ladies' Auxiliary stopped here the experiment would be no more than the adaptation of modern office methods to a volunteer force.

Organizing the City

DISTANCE, differences of language and religion, the absence of any trained group of investigators and the conflicting aspirations of various local organizations had to be overcome in mobilizing relief forces at the beginning of the war. By its charter, the Canadian Red Cross was barred from such work with civilians. The Soldiers' Wives League was a survival of the Boer war days, but without staff or resources, and the various regimental organizations with their very definite limitations had still to be created. There was danger of patriotic zeal expressing itself in a hundred quarters and scat-

tering the good will of the community. At the same time it was felt that all social and civic sources should be represented. Finally the Montreal Council of Women called a conference, out of which the Ladies' Auxiliary of the Patriotic Fund came into existence.

The island of Montreal is thirty miles long and fifteen broad, by no means all of it thickly built up. This was divided into twenty-seven districts. Over each district were placed two heads, one English, the other French-speaking, for fully three-fifths of the 800,000 inhabitants are French-Canadians, and many of the wards or districts bear the old French or Indian names—Maisonneuve, Hochelaga, St. Mary and Papineau, St. Cunegonde, Cartierville, Bordeaux and Ahuntsic, Delorimier, Lachine and Outremont. Each ward head has visitors, who are expected to make, at least, monthly visits to the families assigned them, and meet with the ward head at headquarters and in her home. With the formation of a Franco-Belge sub-committee, an auxiliary of fifty French and Belgian volunteers was launched.

Each ward head keeps the records of the family visiting in her district according to methods of her own choosing, so long as the information on current cases desired at headquarters is turned in with regularity. Here greater standardization could, of course, be enforced on a professional staff. Some of the ward heads put in three mornings a week, some three full days, some have enlisted capable assistants who put in full time. Some prefer to do the initial investigation of every case falling in their territory. If the report is not up to office standards it is turned back for re-investigation.

A "convenience list of neighborhood resources" has been compiled for each district, showing population, infant mortality, doctors, hospitals, nurses, dispensaries, homes, asylums, day nurses, milk stations, provision for the education and care of defectives, playgrounds, settlements, free libraries, employment bureaus, societies, police stations. Every ward head gets a list of hospital and clinic hours; every visitor a set of instructions on the objects of the fund, ways to meet typical needs and the "five essentials of normal living" drawn from familiar charity organization texts; pamphlets also on such subjects as treatment, relief, what a social worker should know of her own community, office resources, etc.

Some districts specialize in such activities as clothing sales

and country outings. One had a cottage for the summer and sent out soldiers' families for short periods; another weekly picnics. In order to keep the women from being lonely, the districts encourage them to form natural associations with churches and settlements in the neighborhoods or to organize ward clubs.

Altogether, the auxiliary consists in addition to the heads of office departments and districts of a volunteer staff of between six and seven hundred workers. Apart from the paid force, which includes secretary, accountant and nine stenographers, office and home work alike, are entirely done by volunteers, and all administration expense is met by the interest on the bank balances on deposit.

The Volunteer Staff

SUCH a volunteer staff was not created over night. Stories are told of Lady Bountifuls, naïve, ingenuous, gullible, who pauperized the families to whom they brought relief. But that natural selection has been at work is shown by the fact that perhaps as many volunteers have dropped out in the two years and a half as make up the force that "sticks." About three hundred have gone overseas to be with sons or husbands, but some have drifted from the more difficult task of reconstructing human lives to the bandage-rolling and comforts-packing for which the more conventional patriotic societies offer so many opportunities. But not a few of the most serious and efficient among the visitors were those who at the outset had no conception of family problems outside their home circles. Living apart they had known nothing of evil, and in their first untoward case or two, blamed themselves, and, as one experienced woman expressed it, "took the whole sorrow of humanity into their own generous hearts." As time has gone on several of the visitors have been advanced to ward heads, the newcomer today is "broken in" gradually, and the risk of letting inexperienced folk tamper with their fellows is no less real, but far less frequent. "I have just discarded six visitors," said one ward head in coming to headquarters recently, dropping into the vernacular of the darning-bag, to express that difficult triumph in all volunteer work—the elimination of the unfit.

On the other hand, the auxiliary has not been without resources in women with definite training. There are eight former nurses among ward heads and visitors, twenty-one col-

To the Proud Wives and Mothers of the Men at the Front

A MESSAGE OF CONGRATULATION
... AND A NOTE OF WARNING ...

IF YOU ARE in regular receipt of Government Separation Allowance, of Assigned pay and Patriotic Fund money, you are, or should be, independent of outside help. The Fund not only gives out the money but is here to protect you and to befriend you with all counsel and advice and in this way to take the place of the soldier who has gone to the front. The Committee are proud to record the double service of most of our women who have not only given their dearest, but are now giving themselves in ways of usefulness to their Country. It is expected of our women that they establish and encourage a high standard of living in their neighborhood. To do this, all care should be directed to payment of just debts, careful spending and saving, health and cleanliness of home and children, regular attendance at church and school and a careful choice of friends and company. In this way you will add to your Country's glory and your City's fame and be a pride to the soldier upon his return from service. It will be distinctly to your disadvantage therefore, to ask or to receive such things as food, fuel, clothing, bread, tickets, money, etc., from other societies or individuals. The Fund is not a charity and you are surely above receiving such relief. Please accept this as both a congratulation and a warning, and in all emergencies appeal to your Fund Visitors or to the office and not to other agencies.

CLARENCE F. SMITH,
Chairman Relief Committee.

August 1915.

CANADIAN PATRIOTIC FUND. — MONTREAL BRANCH.

lege women. Ten school teachers take part after school hours and during vacations. The head of the statistical bureau, with thirty-one volunteer assistants, is a retired teacher on pension.

IMPORTANT!

A NOTE OF WARNING

Owing to the outbreak of *Infantile Paralysis* in the City we wish to warn you:—

1. Not to call at the office with your children.
2. Not to take the children to the *Moving picture shows, in Street cars, to Church, to School, or any place* where there are other children or *crowds of people*.
3. Keep their *noses* and *throats* clean and wash them out often during the day.
4. Keep their *bowels* open and regular.
5. If your children get sick take them at once to a Hospital or Doctor.

Be warned in time, follow our advice and save your children.

IMPORTANT!

Vu l'épidémie de la *paralysie infantile* dans la Ville, nous désirons vous avertir:—

1. Ne pas venir au bureau avec vos enfants
2. Ne pas amener vos enfants aux *Cinématographes, dans les tramways, à l'Eglise, à l'école* ou autres places où se trouvent d'autres enfants ou *beaucoup de monde*
3. Voir à ce que leur *nez* et leur *gorge* soient libres et lavez-les souvent durant la journée.
4. Tenez leurs *intestins* libres et réguliers
5. Si vos enfants sont malades conduisez-les immédiatement à l'hôpital ou chez le médecin.

Soyez sur vos gardes, suivez nos conseils et sauvez vos enfants.

CANADIAN PATRIOTIC FUND, Montreal Branch, Relief Committee.

Form 74—10 000—Oct.—18—16

Several stenographers, now married, are giving their services; and one society girl, instead of starting in the conventional way, went to a business college, took and held down a position in a business office to see if she were fit, and only then

made herself known at the Patriotic Fund. Since then she has given full time.

It would be hard, if one were to choose among examples, to say which to put first in devotion: the former-trained nurse in charge of the hospital visiting of the Patriotic Fund, who helped to get together, train and take to England and France something over seventy Canadian girls as "V. A. D.'s" (nurses' assistants) under St. John's Ambulance; the wife of a major killed at the front who, while running his business, supporting a sister and also a brother dying of tuberculosis, puts in three afternoons a week at the Patriotic Fund; the wife of a bank manager who does her own housework before she comes to the office, spends the entire day there every day, and goes home to cook the dinner at night.

The Common Bond

THERE is a stronger tie that binds these women to their work, and bridges many a social chasm between helper and helped. Of the ward heads, several are mothers of soldiers at the front; two have followed their husbands overseas; one has seen two sons off, one of them since killed; another has a husband at the front, a son at the front, and a daughter nursing in France. So it goes also among the department heads at the central office—one with her husband killed, a second with her husband in an English hospital, a third with a brother badly injured, another in submarine work, a fifth with a son returned, a sixth with a son at the front, a daughter with the Red Cross. Of two young women at work in the budget room, one has two brothers at the front, the other a mother nursing in France. Not a few of the visitors are young widows—and in some instances they are widows of privates, who have joined in the work. There is the wife of a young Canadian soldier, whose father, an army chaplain, went out under fire and brought back his boy's body from No Man's Land.

But hard-won experience and the bonds of courage and sacrifice would not in themselves have created filing systems nor organized 700 self-controlled, largely inexperienced, women into a city-wide piece of team work which has gone on evenly and competently through zero weather and summer epidemics, in the face of misunderstanding as well as public recognition, day after day, week after week, month after month—and will go on so long as the war lasts and for a year thereafter.

The answer lies in the woman who brought experience and courage and sacrifice and more beside—a genius for organization and the unmistakable flame of leadership. This is Helen R. Y. Reid, director and convener of the Ladies' Auxiliary, and Lady of Grace of St. John of Jerusalem. Americans who know less and care little of chivalric orders may yet be interested to know that the crosses which she may wear only in the presence of royalty and the quaint prayers she can say, hark back to the Crusades, and were given a year ago in recognition of a full decade of constructive philanthropic work.

Miss Reid was a member of the class of 1888 at McGill University, the first class to include women. With fellow-members she started a kitchen on Juror street in a factory neighborhood. This grew later into a lunch room, boarding house and girl's club on the thoroughfare known as Bleury street, and, in turn, into the present University Settlement, where four or five workers are in residence in the heart of the Jewish and Chinese quarter. Miss Reid was one of the charter members of the Charity Organization Society when it started fifteen years ago, and is chairman of its educational department. She had charge of the Relief Committee of the Victorian Order of Nurses during the great typhoid epidemic in Montreal. In other ways, too, work has fallen to her which proved an apprenticeship to the great task the war was to bring.

An amateur postoffice in the investigating department affords one index of the many strands which, under Miss Reid's handling, are gathered into an effective skein of work. It consists of a large wall map, city directories, a wire basket, a set of pigeon-holes bearing the names of the fifty-four French and English district heads. A volunteer postmistress who presides over it has resolutely refused to adopt such a new-fangled contraption as a card index and keeps her lists on long legal cap. Two hundred and fifty pieces of internal mail go through this postoffice a day—sometimes as many as 400. A day sheet, for example, comes in from the filing room, where current information from interviewers, investigations, the list desk, budget room and districts is collated. This day sheet is in turn resolved into a sheaf of memoranda for the ward pigeon-holes.

CANADIAN PATRIOTIC FUND

MONTREAL BRANCH

School Days are Here!

SEPTEMBER month brings with it the opening of our schools.—Be sure that your girls and boys attend regularly! Without education a child cannot make his way successfully in the world. Now is the time to give them this supreme opportunity.

¶ The Committee are pleased to announce that twenty money prizes will be offered next June to those children on the Fund who present to their Visitors the best school reports for the year for **conduct**, **attendance** and **general progress**.

¶ Watch your children's health and see that they take proper care of teeth, eyes, throat and skin. If they are not well, they cannot do good school work and should be taken to see a Doctor.

CLARENCE F. SMITH,

Chairman Relief Committee.

HELEN R. Y. REID,

Commer of Ladies Auxiliary.

September, 1915.

NOTICE.—As the office accommodation is limited, you are requested when making applications to reserve places for yourself and **BOT** with friend or children.

OPEN Bank Account

...A

THE SAVING OF MONEY IS A HABIT

COMMENCE today by opening an account at the branch of the Bank nearest your home. It is a simple matter; go to the Manager, tell him you wish to open an account (even though your deposit be but a dollar) and he will do the rest.

You will be surprised to see how quickly the habit is acquired and how anxious you are to see your account grow. Then again it will be very comforting to your husband to know that you are handling your money in such a very careful manner, and that you are guarding against the proverbial "RAINY DAY," which sooner or later is bound to overtake some of us through sickness, unemployment, the cancellation of payments by the Patriotic Fund or some other form.

We would therefore strongly advise your commencing at an early date the SAVING. Of AT LEAST A PORTION of every cheque you receive from us. You will not regret it and once you have started, a feeling of "WELL IF ANYTHING happens, I have my savings in the Bank to fall back upon" will soon make itself felt.

COMMENCE NOW, — TO-DAY!

Canadian Patriotic Fund

RELIEF BRANCH, - MONTREAL

MONTREAL, OCT. 1st, 1915

CANADIAN PATRIOTIC FUND

MONTREAL BRANCH

Life Insurance

PROBABLY the most valuable and important thing your husband or son left you when he enlisted for his country's service at the front was a life insurance policy.

¶ He is nobly doing his duty to his country and fellow citizens; he showed his love and thoughtfulness for you by insuring his life; and the insurance company or society has done a generous and patriotic act in not increasing the premium, although the risk is so very much greater than they figured on. Now, will you not do your share by keeping the premiums paid up—if not for your own sake do it for the sake of your absent hero, of whom we are all so proud, and of his dear little ones?

¶ Our visitors report, from time to time, cases where the Husband or Son had insurance and the wife or mother has not paid the premium when due. Surely this is only a oversight.

REMEMBER — a Life Insurance Policy is a savings fund and becomes more valuable as each premium is paid.

If the premium is overdue or if you want advice or information regarding life insurance consult us. We consider this a most important matter and will gladly assist you in every way possible.

DON'T FORGET YOUR SAVINGS BANK ACCOUNT.

If you haven't started one yet do so with part of the cheque enclosed if possible.

CHAIRMAN RELIEF COMMITTEE

Room 104, Drummond Building.

Office Hours: 10 to 12, and 2 to 4, Monday to Friday.

Some idea of the constant changes going forward is illustrated by these statistics for February:

Second enlistments.....	16	Wounded	9
Re-enlistment	28	Killed	11
Transferred	45	Died	3
Discharged	52	Missing	5
Deserted	23	Prisoner	2
Invalided home.....	29		

Nor are the changes all at the front, for in that same month there were twenty-seven births among the families on the fund. Five infants, a child and three adults died. The entries in the day sheet the morning of my visit had such bits of human color as "Uptons have a new baby," "Cleary wounded," "Good news, Angus not missing," and the more prosaic notations from the cash emergency desk.

For of the women who await their turn in the reception room only a fraction are new cases. Soldiers do not lay their families away in a napkin when they go to the front; all the hopes and mishaps and struggles of every-day living go on. Four thousand checks go out every month from the accountant's office (totaling \$65,000 to \$75,000), and of these fully 500 are held up every month for one cause or another, which means a visit to the fund office. Every woman is given an identification card which she must show at the bank. Even so, some lose their cards, or drop their money into the fire, or it goes down the drain, and a family situation results. Before the identification cards were contrived there were many cases of forgery. One woman, a soldier's wife, stole her neighbor's checks and forged them so skilfully that bank and fund both thought the neighbor lying when she protested she had not cashed them. The truth came out only in a sick-bed confession to a priest.

The identification cards are important not only at the bank, but at hospitals, dispensaries and other places because of the shifting about. In a single month last year 1,000 removals were recorded. In many instances families have changed homes four or five times during the year. "Many a butcher and grocer comes hot-foot to the fund to find out where the tenant has flown. All addresses, however, are held as confidential, but note is taken of any delinquency, the woman's story is then heard, advice is given, and if the misdemeanor is aggravated and continuous, checks are temporarily held up." The fund is thus able to protect the small butcher and grocer,

to the tune of perhaps \$150 a month, while encouraging a high standard of honesty for its soldiers' families.

Delay in the receipt of separation allowance or army pay leads other women to come seeking loans and a business-like plan of repayment is arranged, with the fund protected by its control over subsequent monthly checks. In three months last summer 451 loans were made amounting to \$2,691.46, and 450 returned amounting to \$2,405.68. A considerable proportion were to advance payments on life insurance policies. Some \$200,000 worth of such policies were thus saved last year which otherwise would have lapsed. Most of the policies are on the industrial plan, running from \$20 to \$1,000, but there have been several of from \$2,000 to \$3,000, and one of \$5,000. The war rates made the premiums high, but in many cases it has been more than a question of lending money so as to spread a lump sum out over several months.

Thus one woman with three children had allowed a \$500 policy on her husband to lapse, although he was then with the Canadian troops in France. She had no conception whatever of the value and meaning of life insurance. A medical certificate from the regimental doctor, an application for renewal from the man, and the waiving of its rules by the company involved weeks of correspondence, but the policy was reinstated. "We have argued with a woman for an hour," writes George W. Elliott, secretary of the Montreal Relief Committee, "over the relative value of a new skirt and a policy on the life of her husband, who at the time was actually dodging German souvenirs in Flanders." In another case a soldier's wife had an idea that insurance was a pretty good thing for rich people, but was not inclined to make any sacrifice to hold her husband's \$1,000 policy. She finally consented to borrow \$50 and repay it in monthly instalments. Subsequently both she and her child were sick, and the money had not been fully refunded last June when the man was killed in action.

If death occurs in a family a burial allowance is given, or interment is provided in the Patriotic Fund cemetery lot. Of lesser emergencies, some of the calls for help which come to the reception room are unemployment, desertion, piano to be sacrificed, furniture not paid up, eviction, land lots to be forfeited, no food or fuel in the house, no soldier's pay received after soldier sailed, no separation allowance sent by the gov-

ernment, husband on picket duty and not enough money for family to live on. Some of the applicants have no claim on the fund and are promptly referred to the regular philanthropic agencies.

In a fund case, the interviewer draws on the case records and calls in the ward head if present. If away and the need is urgent, the latter is telephoned to and immediate help may be given from the cash emergency desk upon requisition of the convener of the auxiliary. In cases of serious illness, "compassionate allowance" over and above the regular grant may be given to fund beneficiaries, and altogether perhaps \$1,000 a month is given in exceptional aid. But in general the whole

THE CANADIAN PATRIOTIC FUND—MONTREAL BRANCH

10301 families have applied to the fund up to January 1, 1917.

	Canadian & British Res.	French Res.	Belgian Res.	Italian Res.	Total
Number of applicants to July 31, 1915..	5014	612	116	0	5742
Number of applicants to July 31, 1916..	8559	639	117	111	9426
Number of applicants to Jan. 1, 1917..	9413	653	117	118	10301

Families who have received regular monthly help from date of their application to January 1, 1917.

	English Canadian	French Canadian	Belgian Res.	Italian Res.	Others	Total
1942	689	301	39	58	58	3087

Families who have received help to January 1, 1917.

	English Canadian	French Canadian	Belgian Res.	Italian Res.	Others	Total
5138	2193	549	116	114	57	8167

Families who have never received help in cheques, but have been assisted in other ways—legal aid, correspondence, S. A. Emergency, Grants, etc.

	English Canadian	French Canadian	Belgian Res.	Italian Res.	Total
1287	738	104	1	4	2134

pressure of the work is to prevent soldiers' families from appealing to other societies, and to meet the ordinary exigencies of life by the careful handling of their monthly income. Leaflets and educational work by the visitors brought the number of soldier's families with savings accounts to 951.

Trust Accounts

ONE interesting desk in the office is that of the volunteer who handles trust accounts. Such accounts are opened for orphans or children placed in institutions. A wife goes insane, or is immoral, or intemperate, and the soldier may request the fund to handle not only the fund grant, but his assigned

Number of families receiving from fund.				
	British Reservists			
	English			
	Canadian			
In July, 1916	3529	French Reservists	340	Belgian Reservists
In Dec., 1916	780	333	46	56
	\$11,230.75	\$39,215.75	\$7,053.83	\$1,438.00
				Italian Reservists
				64
				3868
				Total
				3972
				3868

During the second year of the war 6933 families representing 23,684 dependents of soldiers received monthly allowance and friendly help.

Adults	11,243
Children under 5 years	5,574
Children under 14 years	6,867

The grant per family averaged \$16.45 to January 1, 1917, from August, 1914.

Canadians	\$15.05	British Reservists	\$17.29	French Reservists	\$21.25	Belgian Reservists	\$31.25	Italian Reservists	\$21.68
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New applicants were for the second year of the war, ending July 31, 1916.

English Can.	1290	English	1317	British Army	45	French Reservists	27	Belgian Reservists	1	Italian Reservists	111	Others	267	Total	3684
Born Canadian	626	Canadian	1317	45	27	1	111	267	3684						
Protestant	1592	Roman Catholic	2057	Hebrews	29	Other Religions	6								
Wives	2547	Mothers	966	Fathers	73	Other Relations	97								

pay and separation allowance. A reservist may ask this for his aged mother. A separate bank book is taken out, grants deposited and checks are drawn to the district head, guardian, institution, the Charity Organization Society, or whoever is responsible for the ward. Little Kitty's artificial-leg money is one of these individual accounts. The first case to come on the fund was that of an English reservist's family, in due time sent at their request to be with parents in England (a practice since largely discontinued because of war conditions). The soldier returned, medically unfit, to find his home "sold up," his family gone. A job on a cattle ship was found for him so that he might rejoin his family, and while he waited for the boat to sail he had the fund keep his pocket money so that he would not drink it up.

A legal aid service is maintained with fifteen English and six French lawyers giving their services. Women have applied under assumed names, passing as wives of soldiers when they had husbands alive and not "on the strength." Some have signed on as widows when a husband has been in the immediate background, while others have hastily adopted one or two children in order to draw increased allowances. But to protect the fund is only part of this legal work. The other and greater part has been to serve families in their relations as tenants with landlords, in advising dependents as to their rights under the Quebec and dominion laws, and in seeking new rulings from the government which, on the basis of fund experience, will make for justice. For while it is the exceptional case, which for better or worse, strikes public attention, fully two-thirds of the families are the unexceptional cases—the families in which, as Miss Reid says, the "women are making a huge, big, beautiful fight."

Besides investigating and reinvestigating the ten thousand cases in its files, the fund has done continuous work for the Imperial Pension Office, the Militia and Defence Department and the Pensions and Claims Office in Ottawa, and has often extended its inquiries beyond the island of Montreal. The table of figures up to January 1 last, as compiled by the statistical committee [see page 20], reveals the size of the major task of the Woman's Auxiliary of the Relief Committee of the Montreal Branch of the Canadian Patriotic Fund.

Some of the human problems embedded in these statistics will be brought out in the next instalment of this series. Be-



SOLDIERS' FAMILIES WAITING THEIR TURN AT PATRIOTIC FUND HEADQUARTERS

fore turning to them let me quote the estimate placed on the work as a whole by an American social worker of experience, J. Prentice Murphy, general secretary of the Boston Children's Aid Society, who visited Montreal in February:

"The thing that engrossed me most was that such a big job involving such an enormous expenditure of money could be done by volunteers. I have too keen an appreciation of the shortcomings of trained social workers, for my own shortcomings are such, to fail to say that the Montreal office represents a bit of volunteer efficiency that no social worker can afford to ignore. It will never be possible to pay for all the social service needed, and this is especially true when war conditions prevail, and it should be an encouragement to us to know that under intelligent direction volunteers can do the work that the Patriotic Fund staff is doing in Montreal."

March 17, 1917.

II. Families of Soldiers Overseas

DURING the second war year, 58,000 visits were made to the homes of soldiers' families in Montreal by the volunteers of the Patriotic Fund. How this work was organized was described in my first article (see the SURVEY, March 17). That strategy of war which has overcome barriers of language, creed and race and brought together the fighting men of many nations has had an echo in the *entente cordiale* of these Canadian women. French-speaking women visit French-speaking families; English-speaking women, English-speaking families; Franco-Belgian, Franco-Belgian; Catholic, Catholic; Protestant, Protestant; Hebrew, Hebrew. Through two-fold committee organizations in each of the twenty-seven districts, two-fold district heads, two-fold secretaries, English and French, with a common headquarters staff for record-keeping, filing, budget-making and general oversight, all this work among different races and religions has been coordinated and standardized. More than that, it has been transfused with new, revolutionary conceptions of help and family rehabilitation.

"It's not only the money, it's the living money we have learned to give," said a ward head, a French-Canadian volunteer who confessed to sitting up until two o'clock that morning, writing case-records in order to turn them in on time. I thought she had come to realize what the cost of living meant to families of the least well-to-do, for in February, on the basis of reports from the districts as to the rise in the price

of provisions and other necessities, the Montreal Relief Committee recommended an increase of 10 per cent in all family budgets. But, no; she meant more than that. She meant things of the spirit—counsel, understanding, appreciation, sympathy, encouragement between visitor and visited—“living money.”

Every ward committee has one member known as recorder who works under the Social Statistics Department at headquarters in analyzing cases and drawing up monthly reports. The main sheet for each ward has a line for every family and is divided vertically into two parts. In one part are twenty-five columns labeled “disabilities”; in the other eighteen labeled “opportunities.” Whatever the statistical limitations of the sheet (obviously a case of tuberculosis in a family is both a disability and an opportunity for treatment and cure), this division is psychologically a stroke of genius. For in every investigation slip, every monthly report by ward and city, every outgiving of the fund as a whole, the challenge is repeated over and over again, that a family in need is a budget of opportunities no less than a bundle of ills. Its reaction upon the 712 visitors and volunteers is at the very bottom of that revolutionary conception of family help which sets off the program of the Patriotic Fund in Montreal—both from the routine fund grants made to soldiers’ families in many other Canadian cities and from the dole-giving which characterizes not only some of the older relief agencies of Montreal but some of the war societies.

Here is a summary drawn up by the Social Statistics Department for the second war year. In a way it serves as an index to some of the problems in social case-work which have come to the fund:

SOCIAL STATISTICS

(Second year of war, August, 1915-August, 1916)

Number of families.....	6933
Number in households.....	26684
Number of children under 5 years.....	5574
Number of children, 5-14 years.....	6867

OPPORTUNITIES AFFORDED FAMILIES BY FUND

Medical aid.....	2090
Dental aid.....	78
Optical aid.....	94
Hospitals.....	901
Sanatoria.....	48
Temporary homes.....	237
Permanent homes.....	107
Temporary employment.....	42
Permanent employment.....	90
Bank account.....	981

DISABILITIES UNDER WHICH FAMILIES WERE LABORING

Birth.....	604
Death.....	347
Accident.....	99
Intemperance.....	404
Immorality.....	246
Bigamy.....	20
Desertion.....	182
Fraud.....	93
Debts (families).....	2566
Illiteracy.....	579

Continued page 26

OPPORTUNITIES AFFORDED FAMILIES BY FUND	DISABILITIES UNDER WHICH FAMILIES WERE LABORING		
Insurance	6024	Out of work: Soldier.....	2643
Legal aid.....	70	Out of work: Family head....	654
		Chronic diseases.....	1622
		Acute diseases.....	1008
EMERGENCY RELIEF		INFECTIOUS DISEASES	
Loans	1421	Typhoid fever.....	57
Medicine	45	Tuberculosis	331
Clothing	835	Scarlet fever.....	54
Sympathetic allowance.....	2530	Measles	82
		Chicken-pox	93
TRANSPORTATION		Diphtheria	119
Overseas (families).....	324	Whooping cough.....	184
By land (families).....	20	Meningitis	18
		MENTAL DISABILITIES	
		Insanity	41
		Epilepsy	38
		Mental defect.....	68

At the outset of the war Canada was suffering from a severe depression. Of the British reservist and Canadian families which came on the fund the first year, 5,014 in all, only 1,183 of the men were known to be employed at the time of enlistment; 1,874 were known to be unemployed. Presumably a large share of the remainder were out of work. This situation continued into the second year, although not to such an extent; 1,425 of 3,445 breadwinners being without employment at the time of joining the colors. These figures indicate that when a woman came onto the fund she was often handicapped by debts. Further, in the early days, two or three months might pass before her income from the government was satisfactorily regulated. But with the systematization of military pay and separation allowances, the establishment of war industries (munitions and supplies) and the scarcity of labor similar to that experienced in the manufacturing centers of our eastern states, the entire situation shifted.

Taking the Place of Provider

IN MANY cases the war has been an actual stabilizer and promoter of family incomes, to say nothing of domestic serenity. "Now I get money reg'lar, you see, and don't 'ave 'im," said one Englishwoman. And, youngish mother of eight that she was, her auditor was left to infer that she was relishing sort of a bank holiday from perennial child-bearing.

One little girl of fourteen, the eldest of ten children of a British laborer, was sent to a summer camp. She had been sort of assistant mother to the younger children and was white and drawn. The world seemed to owe her a bit of gaiety on her own; but she scarcely knew how to use her leisure. She thought the other children of her own age a "well-behaved lot," and the first night she asked if there wasn't a baby she

could take care of. Sure enough, she found one at the next farm, and spent most of her vacation tending it.

Hers was an exceptional case, however, as was well proved when the ladies' committee of a Montreal day nursery descended on the Patriotic Fund in a body to protest that it had robbed them of their charges. Women who formerly put their babies in the nursery and went out to day's work, with the man perhaps at home drunk, had come to find that on half pay, subsistence allowance and fund money they themselves could stay at home and tend their children. And the fund management is courageous enough to encourage them to be spendthrift in just that old-fashioned way—for the sake of Canada and the empire, and the generation coming on, which must take up its load.

A visiting housekeeper is assigned to a district for four months. Taking the families in groups of forty she teaches cooking, sewing, millinery and household management, chiefly the latter. Educational work, carried on by leaflets and visitors, to encourage savings and insurance, was explained in the first article. Altogether, on all subjects, 100,000 leaflets were distributed among the families last year.

An adaptation of the stamp-savings scheme of the Penny Provident Fund was advocated by the Ladies' Auxiliary, but was not taken up by the Relief Committee; and, curiously enough, the old-age pension system of the Canadian postoffice has not as yet been promoted as a form of saving. In several instances women have been encouraged to take out war certificates (\$25 each), thus doing their bit toward carrying the war loan.

Although mothers of young families have been encouraged to stay at home, the fund has listed all women who have recorded their wish for work, and even during the earlier hard times was able to secure employment for many. Childless wives have had small inducement to remain in idleness, on the childless wives' rate of the Patriotic Fund. This is only \$5 a month over and above their soldier pay and separation allowance from Ottawa. When other women have taken up regular work of their own accord, their budget allowances have been cut accordingly. In all cases the theory of the fund has been neither to see women bearing the double responsibilities of mother and father, forced to go out to earn the living while the man fights overseas; nor, on the other hand.

to see the grant go as a surplus to women who, from choice or fortune, gain an ample income elsewhere.

Wage-Earning Women

SOME soldiers' wives in Montreal are earning as high as \$80 a month in munitions factories, besides half pay assigned

UPHOLD THE FLAG



HELP THOSE WHO HELP YOU

Give one day's pay



CANADIAN
RED CROSS
FUND

PATRIOTIC
FUND

In Montreal, the Patriotic Fund must do all of its work in two languages, English and French, and have two ward heads and two sets of interviewers and visitors

by their husbands and separation allowance from the Canadian government. Should the fund continue to pay these women anything in addition? The answer seems simple enough, yet within a week protests showing the most diverse points of view reached the fund from two vice-presidents of one of the largest industrial establishments in Canada. One man said that his workmen, who had contributed four days' pay each to the Patriotic Fund, felt it unfair for soldiers' wives who had come into the shop and were earning as good wages as themselves, to draw from a fund to which they and not the women had contributed. The other man wrote that his company had contributed a quarter of a million dollars to the fund and that a woman shouldn't be penalized by striking her name from the list if she were decent enough to work and help the country out!

The encouragement given mothers to invest their labor in their children has its counterpart in encouragement given them to keep their children at school. When it is remembered that Montreal is the largest city in the New World without compulsory education, this is no small matter. The continuance of grants to older children at the higher rates (\$6 to \$7.50 a month from ten to fifteen years) is the chief leverage in this policy. A school campaign has been carried on both years, in which teachers and principals, French and English, Roman Catholic and Protestant, have cooperated. Prizes have been offered to fund children showing the best records in conduct, attendance and general progress.

School Campaign

A SCHOOL investigation was undertaken in each district covering especially the reasons given for non-attendance—paternal indifference, work, illness, poverty, etc. This census also recorded the number of saloons, moving-picture shows and other neighborhood influences. Last year's report expressed gratification at the small percentage of fund children that were found at child labor. The need of social vigilance was borne out by the extent of illiteracy among the parents. Four hundred and four, or over 11.39 per cent, of the mothers whose families came onto the fund the past year in Montreal could not write.

This campaign for education has been matched by one for health. Health leaflets are distributed to every mother

on the fund. For a while a trained English health inspector, a soldier's wife, was employed in St. Denis ward, but her husband was wounded and she was called to England. Eight or ten nurses are working in the different wards as volunteers, ready to attend any case of sickness. In the summer good health rules are demonstrated in churches and schools, where a nurse bathes and dresses a baby before a group of soldiers' wives. Again, many mothers are induced to send or take their children to milk stations, dispensary or hospital, oculist or dentist. Some inroads last summer on the heavy infant mortality rate in Montreal are attributed to this work, in which city hall doctors, members of the Victorian Order of Nurses and nurses from the Foundling Hospital and the Gardes Malades de Ville Marie cooperated.

Over 300 physicians are on the honor list of the fund, including all members of the medical faculty of Laval University and of the Medico-Chirurgical Society. Many stand ready to give free medical attention; but since the earlier months fund families have been urged to meet sickness expenses out of their regular budgets.

Extreme cases, of course, demand exceptional care, as, for example, the mother and four children, all tubercular, who were sent to a sanatorium through the gift of a regimental fund. Another case was that of the family of a railroad laborer, the woman just recovering from pneumonia, a baby two months old and four small children. They were burned out near the railroad shops and housed over night in some cars, along with twenty other families, victims of the same fire. After many vicissitudes the man was invalided home because of flat-foot and found his family ready to receive him in a comfortable apartment, the wife (who had been tubercular) much improved by her new experience with good food and comfort. Incidentally, the woman was in debt to the fund for five dollars at the time of her husband's discharge and since has come in to pay it off a dollar at a time.

The mother of a British reservist, a competent woman, is sent regularly to families in which the women are ill, and makes her own arrangements with them as to what they shall pay her. In one case she is known to have refused any pay and to have taken down her own mattress and bed to make the patient more comfortable. At present she is caring for two children, the father at the front, the mother dead.

Then take the case of a mechanic overseas in the Army Service Corps, the wife and three children in Montreal. The wife developed cancer and was placed in a hospital, the three children were sent to a home. When a well-to-do Chicago friend of a ward head wrote that she wanted to adopt a child, she was sent to this sick mother in the hospital. She was attracted to the oldest daughter—an eight-year-old girl—and was eager to take the child into her home. The fund was able to get the father two months' leave so that it could be arranged, and the wife died happy in the thought that the little girl would be provided for.

After the death of the wife of a young Finnish soldier, the fund reached out even further in its ministrations. When the wife came on the fund she had said that her husband had a child (by a first wife) living with grandparents in the old country. Correspondence with the man at the front and with the Finnish priest in New York in whose parish the child had been born and the first wife died brought power of attorney, birth certificate and the other legal documents necessary. Today separation allowance is going from Canada to the soldier's child in Finland.

Maternity Cases

THE first year 273 births and 140 expectant mothers were on the fund's maternity lists. The second year the births ran up to 604. Ward heads and visitors give "friendly, helpful attention to these lonely women at this time."

Besides maternity allowance from the fund in case of need, the mothers of war babies receive baby trousseaus provided by the Daughters of the Empire and other friends. Baby "Kitcheners" and "Patricias" without number in the early stages of the war have given way before a later infant calculated in good time to man a "tank" single-handed. He was christened George Albert Nicholas Victor Poincare Stewart.

It is well that there are military names to turn to, for some of the war babies can scarcely bear the names of soldiers at the front. The plan when illegitimate children are born into families on the fund is to find the man responsible and to hold him for confinement expenses at least; to notify the military authorities at Ottawa and get separation allowance and half pay put in the hands of the fund as leverage for rehabilitating the household. If the woman continues in her mode of life,

her Patriotic Fund grant is cut down to the motherless rate, but the allotment to the children is maintained. If she is clearly confirmed in promiscuous living, steps are taken to separate mother and children.

Tangled Family Relationships

SUCH a household was that of a French-Canadian mother living with her daughter and a granddaughter of five. The daughter was the wife of a soldier, but both women were kept by other men. Again, through a veteran of the Russo-Japanese war, the fund learned of the maltreatment of four immigrant children whose mother was receiving assigned pay and separate allowance from a Russian soldier at the front—one of five husbands. Two other husbands and a boarder were living with her in a joint where she sold liquor, stole from her drunken visitors and took a hand with club or bottle in the frequent free-for-all fights. The case was taken up at Ottawa, government money stopped and the children placed under the protection of the Juvenile Court.

And there was the English-born woman, the mother of four children, who wrote her soldier husband that she would be a wife to him no more. She had met a "perfect gentleman." The letter reached the soldier when he lay wounded in a French hospital and he turned it over to his colonel's wife, who asked the fund to help. The woman and children had disappeared, but through a milkman they were traced to a suburb, where they were found living an apparently normal family life. The new man, who had not yet tired of his adopted family, was earning large pay in a munitions factory. The fund money was cut off, Ottawa warned and the father told how he could take legal steps if he desired. The information never reached him, and now the fund has a pitiful letter from him, asking what has become of his children.

Altogether, ward heads and experienced visitors had to deal last year with 246 cases in which immorality and 404 cases in which intemperance were factors; many of them, of course, in the same households. And entering into the complexity of these family problems is the fact that, while isolation, loneliness and the man's absence may be unraveling the fabric of family life at home, the same process may be going on for the man in barracks and camp, where monotony and loss of identity are coupled with unrestraint of men on leave, too

far away to get back to their families. The high percentage of venereal-disease cases treated in the military hospitals is an index of this situation.

When, to begin with, the husband is a heavy drinker, his enlistment may prove a temporary gain to the family—like the reservist's wife who was found in one room, without enough to eat and half clothed, but who, with war income and sympathetic counsel from the fund, is now living in a cheerful flat. There is a different situation when the woman is the drinker. With the man gone overseas, the fund visitors face in such cases one of their most baffling problems. Recently a visitor found the door of the house she sought locked. A child who finally answered said that her mother had forbidden her to open it. Five younger children and the intoxicated mother were behind that locked door. The husband, a skilled mechanic, was at the front, as well as the two oldest boys.

Making a Dry Law Help

SOMEWHAT similar circumstances caused word to come from a police station one evening that two children were being cared for there over night. At first their mother could not be found, but later she was discovered at her mother's—the woman drunk in bed with a ten-days'-old baby in her arms; the grandmother stone drunk, a four-year-old child on the floor, tipsy with the liquor that had been given him; and three men drinking in the house. Drunk, foully dirty and in jail was the woman when the visitor began a slow process of rehabilitation. The baby died. Two older children were placed temporarily in a home. Then the woman was settled in a "dry" suburb, pains being taken to conceal her whereabouts from the grandmother, who was the bell-wether of the family's habits. All seemed to be going well when who should open the door for the visitor on her next call but the old woman herself! It looked as though the jig were up, but living together six miles out from the nearest saloon, mother and daughter have both kept straight for a year past.

There is another class of cases around which a spirited controversy is going on at the present time—those in which two wives have come to light, the first often living in England. Last October the Privy Council voted that in case a woman had been supported regularly by a soldier on a "bona fide

permanent domestic basis, for at least two years prior to his enlistment," separation allowance and assigned pay should go to her and not to the legal wife. The practice is defended by the military on the ground that the purpose of the grants is to encourage enlistment, and that men will not enlist if the women for whom they care are to be left stranded. This rule, however, was not enacted till last fall. A more probable reason is the feeling that in a province like Quebec, where there is no means for getting a divorce short of going to Parliament, various informal but self-respecting substitutes are resorted to among the poor, and that when a man enlists to go overseas it is not the time to interfere forcibly with his domestic life.

Legal Wives and Military Wives

HOWEVER this may be, the ruling is one which has been vigorously challenged by the women of the Patriotic Fund in Montreal, on the basis of its injustice to deserted and neglected families. Specifically, the Montreal branch urges that the "claim of the legal wife be always given precedence, provided that no cause of unworthiness or misconduct on her part be proven," and that, in the latter event, the "claim should extend to the first wife's children, for whom, through an appointed guardian, the separation allowance and assigned pay be administered."

An Englishwoman, deserted and so destitute that her five children were in the poorhouse, wrote to ask help in tracing her husband. He was in a Canadian regiment, and the files in the Montreal office showed that a second wife and three illegitimate children were drawing the assigned pay, separation allowance and fund grant. After investigation and much correspondence, which produced birth and marriage certificates and references extolling the excellent character of the English wife, the fund was able to have an exception made in this case. Work was obtained for the second wife, who had known nothing of the deserted family, and fund grants were continued to her three children, the youngest being placed out and the two older ones put under the supervision of a district visitor. Meanwhile assigned pay and separation allowance were diverted to the lawful wife, who was able to take her children from the poorhouse, and was so impressed with the Montreal fund as a domestic mediator that she wrote "since

they had been so kind," would they now "get her husband to go back to her"!

Two further cases can be cited to illustrate the involved relationships which the fund is called upon to disentangle. The first is a case of a husband overseas, whose wife died, leaving one boy. He was claimed by her relations, but investigation led to the belief that they were unfit. The soldier wrote asking that his former employer, a Protestant, be made the boy's guardian. The wife's relatives refused to give the child up, basing their claim on religious grounds. A volunteer lawyer secured a writ of habeas corpus. Thereupon, the wife's relations held a family council, appointing the boy's uncle as tutor. The case was up in the Practice Court for three days, the fund taking the ground that the soldier's wish should be respected, the former employer be made the guardian and the boy sent to a Catholic school under direction of the court.

The second case is that of a seemingly inoffensive woman sued by the fund for obtaining money under false pretenses. Her husband was killed in action and she obtained advances from the fund on three different occasions on the ground that her pension had not come. It developed, also, that she had gone to Ottawa, impersonating another woman, giving the correct name, regiment and number of the woman's husband and falsely drawing separation allowance and assigned pay checks. These she cashed, after making her mark, claiming she could not write. Meanwhile the woman had received a year's pension money and remarried within three months of her husband's death.

The "Trouble" Cases

So the cases might be multiplied: the impostor with forged letters from the front in her pocket; the girl of the street who marries just as the troops leave; the canny woman from a neighboring township who wrote that, as she had heard so much good of the fund, she was coming to Montreal with her four children and would they please find her a house; the veteran of Boer and Matabele wars, whose wife, to entice him home for Christmas dinner, wrote of a sumptuous repast to be provided by the Patriotic Fund and who without warning brought five soldiers home from the barracks to

share it—to their common discomfiture and the veteran's rage; the mothers and fathers with other sources of support, who feel themselves entitled to a grant, even if their assigned pay is more than their soldier son formerly turned into the family expenses; the invalided soldier who took unto himself a widow and children, and went to the newspapers with his grievance when the government failed to underwrite his new entourage.

There has been a running fire of complaint, not only from those who have wanted the fund to do more than its charter and sense of stewardship permitted, but from those who have wanted it to do less. To these latter a dignified answer was made by the Montreal branch in its last report:

“There are people with little or no social conscience who would feel hurt if any aspersion were made on their so-called patriotism, but who say, ‘all this welfare work has nothing to do with the Patriotic Fund.’ Can there be anything more short-sighted and less patriotic? Our men are dying for the ideals of liberty and justice as expressed in our free institutions and free people. If our country is worth dying for, it is surely worth living for, and the opportunity to give service to our soldiers' families for development into a higher citizenship of better men and women is certainly the greatest service the women who stay at home can render their country. Love for Canada and our country does not really seem to have been awakened until this war began, and there are still many Canadians who place their safety, comfort and ease before their service for their country. The immortal fruits of life are not material well-being and physical comfort, but integrity, courage, reverence and willingness to serve and to sacrifice, and true patriotism means unselfish public service. The volunteers in the fund are working for the Canada of tomorrow as well as for our city of today, because they are trying to minimize the fearful waste of infant and child life, and because they are affording opportunity—not charity—to the soldiers' families for the fruitful development of the five essentials of normal life—health, education, recreation, employment and spiritual development.”

But the best evidence of the worth of this work with families—as well as the best corrective for any tendency to let the exceptional cases of fraud or frailty throw out of perspective the great body of self-respecting households—lies in the testimony of the soldiers' wives themselves. Last week a woman wrote a letter to a Montreal newspaper to thank the men and women of the Patriotic Fund. That they “never

tired of listening to our troubles" bulked large in her bill of indebtedness for "living money." She explained:

"My husband was wounded last year. With the help of the fund I have been able to save what will give us a fresh start. I especially thank the men who have given a day's pay. I have a small family and realize what a sacrifice they have made. My children are too young to go to school. I cannot go to work. I give my thanks to all who have helped our soldiers' little ones."

Perhaps the best testimony of all is to be drawn from the minutes of the Soldiers' Wives' Guild organized by the St. Denis ward committee. Its 192 members subscribe to the following, duly framed and adopted:

"RESOLVED THAT WE, AS MEMBERS OF THE ST. DENIS SOLDIERS' WIVES' GUILD, BE A MUTUAL BENEFIT SOCIETY TO CHEER AND COMFORT ONE ANOTHER, AND ALWAYS MAINTAIN AND KEEP A HIGH STANDARD OF MORALS, WORTHY OF THE WIFE, MOTHER, SISTER OR SWEETHEART OF THE GALLANT MEN DEFENDING OUR EMPIRE, AND TO DO CHEERFULLY OUR LITTLE BIT TO KEEP THE HOME FIRES BURNING AND THE OLD FLAG FLYING."

Thereafter it was moved to engage in Red Cross work, and in the succeeding twelve months 6,000 shirts, socks, convalescent jackets, pajamas, sheets, pillow-cases, bandages, towels and other pieces of sewing were turned out by these soldiers' wives. A monthly social was a natural sequence, and a Christmas entertainment was attended by eighty mothers and 100 children. The guild supplies any member who may be ill in a hospital with "fruit, flowers and good reading," and has appointed a visitor to go "among the sick of our society." Here are four paragraphs from the secretary's report:

"Our president, though perhaps one of the youngest members of the guild, has adjusted accounts and shown the inexperienced a better way of managing; and today we can boast of the ward with least immorality, most bank accounts and most insurance policies in this city.

"Many of our women walk great distances to come to our meeting with a large bundle of Red Cross work in one arm and a baby in the other and sometimes another tugging at mother's skirts.

"We have had beautiful bronze pins made with a red cross center, around which is the motto 'We also serve' and the

name of our guild surmounting this. Who has a better right to this motto than faithful women who, in order to do this extra work, have to rise earlier to find time in an already crowded day?

"We are now preparing a parcel of socks from money earned by the guild to send to each man overseas in St. Denis ward, and have a balance of forty dollars still on hand to carry on this work, which we feel, from the numerous letters of congratulation received, has not been in vain."

Things of the Spirit

THE women as a whole are keyed up. "They feel they are doing a bit of the world's work in letting their men go," says Miss Reid. "A certain amount of suffering burns away the crude things in all of us. While the war wastage is horrible, the birth of many things of the spirit that would perhaps otherwise have forever remained dormant has brought our workers and families compensation for the great sacrifice. Doing our part here, 3,000 miles away from the front, we have felt it not only our greatest opportunity for service to all mankind, but also our greatest opportunity for the 'honorable advancement of our own souls,' to use the beautiful expression of a Californian in the British army who was killed in action last August. When one feels this way one naturally becomes part of a group, and the group grows larger. That's what the war is doing for Canada."

So it is that the Montreal charwoman with a drunken husband and with assigned pay coming from but one of the three sons who went overseas—for the first died of his wounds and the second has been missing these six months—shares in the common psychology that is cementing the nation and feeds her spirit by poring over the letters from chaplain and nurses, who wrote "you must have brought up your boys well."

The impression gathered in looking into this relief work in Montreal is something different, I fancy, from what would be true of similar work in an epidemic or catastrophe. Something deeper perhaps. Those emergencies would bring out courage and fortitude and sympathy. As the pains of childbirth, more than ordinary sickness or injury, elicit the nascent forces of motherhood, so, suffused with a spirit of heroic courage and renunciation, is the suffering of these Canadian women, partners in a great cause with their men overseas, while black tabs and dark red tabs, white, blue and green

tabs add up week after week in the filing-case of the Patriotic Fund—tabs which stand for missing men, and men died of their wounds, men killed in action, men invalided home.

Yet, unlike the pains of childbirth, the immediate human issue of this travail and exaltation is not life, but death and broken bodies, broken homes. And the workers tell you another year of war might be hurtful, might even sap the spirit which has uplifted humble women. They tell you of wives who have gone insane because of the lonesomeness and dread of it all. They tell of three women dead of alcoholism whose strength was not enough to stand alone. They fear more and not less of that recoil which makes for immorality.

Here are two cases of what homecoming itself has meant in Montreal. An invalided man, who had been gassed and not altogether right in his head, suddenly broke loose with a long knife, cut down pictures, lamps, furniture and cried out that he had slashed Germans, their heads and arms and bodies and knew what the feel of flesh was. He drove his wife and children out of doors. But he stopped there, shaking, in his senses once more.

Another Montreal man returned who had never actually seen a German, gassed and with one eye gone. He found his wife in jail, sent there for drunkenness and soliciting, and his child in the hands of a hag whose place was an evil resort for young boys and girls.

These are extreme cases, but by infinitesimal grades they shade off into all manner of dislocated relationships—thwarted hopes, lessened strength, dulled initiative; anxieties, tensions, griefs and the household embodiments of these things. Our modern life which has given war new machineries, planes and U-boats, gas and bombs, has also brought new instruments for gauging the social consequences of war—even if it has not brought new insight into its stern measure of sacrifice, or added anything but bulk to the body of evidence as to its intolerable crudeness as a method for settling human affairs. Only in its convincing purpose, with its re-birth of the spirit, and then only if that purpose can be achieved in no other tenable way, does war find its sanction in the face of such misery as these volunteers are endeavoring so bravely and, after all, so inadequately, to assuage.

Three battalions of Canadian woodsmen have been taken overseas to turn into bridge and trench timbers the noble

trees of Epping and Windsor forests which have been spared for centuries, symbols of England's sacrifice. "Lords of lumber, ladrones of logs, looters of limits were they," writes an enthusiastic Canadian of the hardy men mustered to the task from the great woods of the New World. But it is not only Old World timber that is going down. It is the humus and root-holds of countless family groups, which obscurely, and without any blazoning or imagery, are being torn loose from these North American communities.

One rare compensation to Montreal lies in the work of the Patriotic Fund, through which in the thirty months of war the devotion and craftsmanship of a thousand volunteers has found united expression. The "disability" of the fund—to use the terminology of its record sheet—lies in the fact that its case work with families stops short with the point of discharge. Its "opportunity" lies in projecting its ideals and competent method as a social force, dominion wide, in the formative years ahead.

If the United States enters the conflict and forces are recruited for overseas, household emergency and distress will come to our cities as they have come to Montreal. We will have this Canadian experience before us. We have in the Red Cross a dynamic national organization. We have in our cities large bodies of men and women who have engaged in systematic civic and professional activities, and we have trained social workers who can form a nucleus for such war work. But if we fail to elicit such reserves of spirited volunteer effort as

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Geo. H. Elliott

Secretary

Montreal has elicited, then to the other sacrifices of war we will have added the waste of very real social and patriotic resources.

March 24, 1917.

III. Way-Marks in Organized Giving

BACK of the relief work carried on among soldiers' families by the Ladies' Auxiliary of the Patriotic Fund in Montreal, back of similar work attempted by six or seven hundred branches of this Canadian fund throughout the dominion, lies a continent-wide scheme of giving which is perhaps without duplicate in the history of American philanthropy.

Certain it is that as a single incident in it, the "victory campaign" in Montreal early in February raised the largest sum of money from voluntary contributions ever drawn from a single American city in a week's time. The famous Y. M. C. A. campaign fund in New York was brought up to four million dollars by some eleventh-hour gifts of the largest donors. When the Montreal campaign closed on February 12, \$4,344,839 was paid or pledged, and when all returns are in an even four and one-half million may be in hand.

Set off against this wholesale loosening of Canadian purse-strings in the largest city are stories of generosity from every corner of the dominion. There was the Russian farmer who in December came down to the town of Burdette on the border between Alberta and Saskatchewan. He had been pioneering away from any railroad and did not know that there was a war! When he heard Canada and Russia were allies he wanted to help, and said he would give ten dollars a month for as long as the war had gone on. When they told him thirty months, he promptly produced \$310 (one month to go on), turned it in, and went back into the wilderness. The Servian who traveled many miles from his settlement to a Western town to give three \$20 bills to the Patriotic Fund is another example of the response of immigrant settlers throughout the country.

Thousands of dollars have been turned in by the Indian

bands, one estimate placing the total above \$10,000. A poster used by the Patriotic Fund in the western provinces reproduces a letter received by the fund in monosyllabic Cree. No one at headquarters could make out the letter, but the \$2.50 which came with it was plain. Translated the note proved to be from an Indian who was sending twenty-five cents apiece from his wife, himself and his five children. One of the most whimsical stories comes from the banks of the Fraser river. An old Chinaman applied to the mayor of a British Columbia town: "Mr. Mayor, you give job, me help soldier's wife." The mayor answered, "Sorry, John, but I haven't any job for you." The Chinaman went away. Next week he came back. "You catchee me job; me give to soldier's wife." Again the mayor said no. Once more in due time the Chinaman came back: "Me no catchee job," he said. "You give me names five soldiers' wife; me cut chop wood for them," and he has cut and chopped wood at their back doors every Monday morning since. That is the way he has helped in the war. Another hard-earned contribution mentioned in the bulletin of the Patriotic Fund was from an old lighthouse keeper at the end of Prospect Park, Vancouver. Last summer when the local fund for returned soldiers was opened there the old guardian had no money to spare from his meager salary. He spaded up the little plot of land around his lighthouse and sold bouquets to motor parties and passers-by. In the fall he turned in \$1,035 to the soldiers' fund.

In a sense, this is all part of a scheme of voluntary income taxation, laid from the Atlantic to the Pacific, from the United States border to the Arctic Circle, to supplement government aid to the families of soldiers overseas. In recruiting her quota of 500,000 men the dominion has urged skilled and unskilled alike to enlist, youths and heads of families; but, at the same time, the government pays every man in the ranks the same—\$30 a month, with ten cents a day field allowance. Only as a private goes up in the scale of army organization does he get more. This army system, which Canada inherited from Europe, is modified by a subsistence allowance to the dependents of married recruits far in excess of anything paid abroad; that is, it distinguishes between a single man and a married man. It stops there, however, the flat rate of \$20 subsistence allowance a month being the same whatever the size of the family.

In the early days of the war, various relief organizations sprang up all over Canada to remedy this shortcoming; but many of them, to quote one of the organizers of the Patriotic Fund, were "without form or comeliness" and there was no coordination among them. A conference was called at Ottawa of representative men from all parts of the dominion, to "beat out" a working scheme which would be nation-wide and non-partisan; which would be flexible, quick-acting and sympathetic; which would take into consideration both the size of the family and the cost of living in every locality; which would be even-handed so that the poor district sending many men would be as well able to do for its soldiers' families as the centers of wealth; a scheme which would have a sound accounting basis so that it could not easily be raided; one which would have so real an appeal that it could be adequately financed. All this, in remarkable degree, the Canadian Patriotic Fund has realized.

National Body Needed

TO TAKE these factors up in order: What was needed, in the absence of any national organization, as broad of scope as the American Red Cross (the Canadian Red Cross is limited by its charter to the care of the sick) was a civil body, auxiliary to the government and its militia department, which first of all would come at the problem from the point of view of the home rather than of the armory. It must break away from the cast iron army regulations which treated the childless wife of a young recruit on the same footing as the family next door with half a dozen children to clothe and house, to feed and send to school. The general scale of the Patriotic Fund's family budgets, not unlike those of our workmen's compensation laws, was described in the first of these articles on the ladies' auxiliary of the fund in Montreal. These basic rates are modified in different parts of the dominion. The average grant to the families on Prince Edward Island, living in an agricultural community, is \$10 per month. In Nova Scotia the average is \$12.50; in New Brunswick \$14; in Quebec and Ontario it rises to between \$15 and \$16, and in the mining camps of northern Ontario where provisions are high it goes to \$18. Further west it reaches still higher—\$18 in Manitoba, \$19.50 in British Columbia, \$20 in Alberta, \$21 in Saskatchewan, and even more in the Yukon. These

averages reflect careful estimates of the prices of necessities in the different provinces. Moreover as the cost of living has gone up this past winter in the manufacturing centers, budget estimates have been increased 10 per cent.

The fund is not a delegated body nor an official one. It is vested in fifty men of standing scattered from one end of Canada to another, and forming a national executive which meets once in six weeks. An expert advisory committee of six or eight men, volunteers who are giving a large part of their time to the actual administration of the grants in different localities, meets in advance of this executive, acts as a "strainer" for practical problems and recommends rules.

Each local branch has two bank accounts, a disbursing account and a collecting account into which all money raised locally goes and thence automatically comes under control of the national treasurer, Sir Thomas White. Altogether \$15,500,000 has gone through the central treasury to date, and by an arrangement with the banks by which 4 per cent interest is paid on the fund's balances, the interest has very nearly met the administrative expenses. All of the committee work is volunteer so that out of every \$100 received in cash to date \$99.25 has reached the soldiers' families.

The fundamental financial principle is that each community is asked to "raise all it can and spend all it needs." For example, Montreal with its 4,000 cases has raised perhaps double what has been distributed locally; Toronto with 12,000 cases has three-fourths Montreal's population, but treble the family need. For recruiting has been very uneven in Canada—one man out of fifty has joined the forces in Quebec, one out of sixteen in Ontario, and one out of twelve in British Columbia and other of the western provinces.

While the basis of the fund's appeal for contributions, therefore, is a community's ability to give, the basis of the credit of any community—that is, of the money it can draw from the central treasury—is proven need.

Each branch of the fund fills out a requisition signed by two responsible officers, affirming the amount it will require the coming month. If the branch is in good standing, as 99 per cent of them are, a check is at once sent from Ottawa. At the end of the month the branch supplies the national headquarters with a disbursement sheet giving the name and make up of every family under its care, the name and bat-

talion of the soldier in the case, the amount the committee considers the family's requirement for subsistence, the known revenues of the family from all other sources, and the difference made up by the fund grant.

The checking up of these disbursement sheets is the key to the system. It is based upon the army records of families of soldiers at the front receiving separation allowances under the Canadian law. These records have been transcribed for the head office of the fund at Ottawa and arranged in an alphabetical file of 105,000 cards. Every day the fund receives from army sources overseas and at home, from the Military Hospitals Commission, the recruiting officers and employers, all discharges, desertions, enlistments and changes which would add to or cancel these cards or affect the status of soldiers' families. The cards are marked to show through what local branch the families represented are getting their grants. Every day 150 letters go out from headquarters to the branches, notifying them of changes in eligibility. Every month the disbursement sheet from the branches is checked off against the cards—a swift and precise audit, which is quick to catch such matters as a woman moving from one town to another and enjoying fund money from both; a man raised from the ranks to a sergeant's pay with resulting reduction in fund grant; a recruit dropped from the payroll of some large employer after being carried for six months, thus calling for fund money to make up the gap in his household's budget.

Branches and sub-branches are worked out on the political unit system. Ontario, Quebec and New Brunswick are near enough Ottawa so that their 150 local offices report direct. But outside the area where a letter mailed one day will reach headquarters the next, provincial clearing houses have been created, as in Prince Edward Island and the West.

In the United States

AMERICAN readers will be interested to know that fifteen auxiliaries have been established by the Patriotic Fund at different centers in the United States. A year ago something like 1,200 names of families dependent upon American men who had enlisted in Canadian regiments were on the records at Ottawa. These families were resident in every state in the union. The charter of the fund restricted its grants to families living in Canada or Newfoundland. If a soldier's wife lived

in Morrisburg, Ont., she could benefit by the fund, but not if she lived in Ogdensburg, N. Y., across the river.

Many pitiful letters were received and there was, moreover, an epidemic of desertions on the part of American soldiers who found that their wives could not get along on half pay and separation allowance. The fund, therefore, established auxiliaries in Boston, Philadelphia, Buffalo, Chicago, Cleveland, Minneapolis, Seattle, Spokane, Portland and San Francisco. There is a chief auxiliary in New York which looks out for all parts of the country not covered from the smaller centers. These auxiliaries are made up of Canadian-born, British subjects and American sympathizers, who have raised the necessary money from among themselves and local sources to make up fund grants so that every family in the United States with a breadwinner in the Canadian forces is cared for by the same method and at the same rates as soldiers' families within the dominion. Notifications of discharges, changes, etc., go to these auxiliaries just as they go to the local branches in Canada.

In Canada itself, since the outbreak of the war, Sir Herbert Ames, M. P., of Montreal, honorary secretary of the fund, has visited every town of any size. For the first two or three months it was a matter of negotiating with all manner of local war relief bodies to come into the central fund, and with four or five minor exceptions they have done so. After that came general agitation and organization.

A great deal of care was taken to keep the local branches from getting into the hands of small political or personal cliques. The effort was to make them non-partisan and non-sectarian, to approach the strong men of the community, and to have the whole plan publicly known and talked over before the organization meeting so that the fund would draw on all representative elements in the community. Of course, this didn't happen in every case. In the course of the last two years one of the delicate undertakings from headquarters has been to break up ineffective local committees. For example, in one town a thousand dollars in relief money was being distributed regularly while the community, prosperous though it was, turned in less than \$3,000 a year. A representative from the Ottawa headquarters paid a visit which proved successfully irritating to the local committee, led to their resignation and the organization of a new committee. Subscriptions of

upward of \$25,000 in a single week were the result of public confidence in the new organization.

The first year, when the Duke of Connaught, governor-general of Canada, issued an appeal for five million dollars 85 per cent of this came in without stimulation. The cities which contributed most generously this first year pledged themselves to meet the heavier load of a second year, if they had assurance that the amount which they were expected to raise was a fair allotment, and that every part of the dominion was doing its bit. This necessitated re-organizing the financial work on a truly national scale. By means of a rough and ready inventory of every area in Canada, the number of British- and Canadian-born living in it, its prosperity, wealth and previous record in giving, something like an index figure was arrived at for every province, county, town—almost every village.

“Laying the Tax”

TO ILLUSTRATE the method of “laying the tax”: The province of Alberta falls naturally into two parts, with Edmonton as the chief city of the north and Calgary to the south; these districts are about equally well off and the provincial allotment of \$500,000 in 1916 was split in half. Next, at Edmonton, a conference was held of representative men from the city’s twenty-six constituencies north of the Red Deer river. A whole day was given up to a canvass of resources, constituency by constituency, taking into account the social composition of each, for some are peopled largely by foreigners, and some by French-speaking farmers. Roughly \$130,000 was allotted to the city of Edmonton, leaving \$120,000 for the twenty rural constituencies. Each of these was asked to take six, seven or eight thousand dollars as its share, according to wealth and make up. This disposed of all but about six thousand dollars, which was spread out by a sort of inverted auction at the close of the day.

In inaugurating the third financial campaign, which has just been completed, the figure set for the whole dominion was \$13,500,000 and the allotments were as follows:

British Columbia	\$1,000,000
Alberta	750,000
Saskatchewan	1,000,000
Manitoba	1,500,000
Ontario	6,000,000
Quebec	3,000,000
Nova Scotia	750,000
New Brunswick	500,000
Prince Edward Island	50,000

There is "give" of about a million dollars in this table, yet not only will every province reach the figure set but half of them will exceed their allotments.

This preliminary program completed, local branches in many regions have shouldered their load of money-raising without further stimulation. Five paid money-raisers were sent out to assist in certain districts. In the province of Quebec, where even church and benevolent funds are raised through taxation, an exception was made and a provincial grant of a million dollars made good the allotment.

Among the large cities of the dominion, Toronto beat all records the first week in February by setting out to raise \$2,500,000, and reaching no less a mark than \$3,260,000. Here was competition for Montreal, with its long history of successful money campaigns, where fifteen years ago \$300,000 was raised for the local Y. M. C. A. in fifteen days, and where in succeeding years other large sums have been gotten together by the familiar Y. M. C. A. method—for the General Hospital, McGill University and the Theological Colleges. Montreal raised \$1,600,000 in the first Patriotic Fund campaign, that of September, 1914; \$2,500,000 in the second, that of January, 1916. So that the city was on its mettle for the third.

The Montreal Campaign

MONEY-RAISING, as these Montreal experts view it, is a "scientific problem psychologically applied." Given certain preparations, they say, within reason you can achieve what you want. It is a question of knowing how much machinery is needed to bring about results, and this depends, of course, on the breadth of the appealing power. The Y. M. C. A. campaign only appealed to the Protestant population; the general hospital to the English speaking, but here in the Patriotic Fund they had an appeal to the whole city and laid their plans accordingly. John W. Ross, one of the leading public accountants of Canada, honorary treasurer of the Montreal fund, and the man who has been at the center of all the local money-raising campaigns, shut up his desk for two months and went at it.

The campaign was limited to five days in the belief that the attention of the public can be held for a short period, and only for a short period. "A man can give as much in five days

as he can in five months," says Mr. Ross. In the early days a big meeting was held with much talk before we started in to make preparations, with the result that enthusiasm dwindled and left the job to a faithful few. This mistake is no longer made, and although preparations go on for two or three months with compilations of lists and printing of blanks and the like, even the captains of the teams were not approached this year until ten days before the campaign was actually on.

Each captain was limited to a team of fifteen, built up around a nucleus of his close friends and from lists supplied by the committee. Fifteen English-speaking teams, ten French-speaking and two women's teams, one English and the other French, made up the campaign organization. In addition, there were four special committees whose gleanings were thrown into a pool and divided equally among all teams. Back of this team organization was a general executive committee of one hundred leading men, a smaller finance committee, and a finance executive which ran the campaign under the chairmanship of W. M. Birks. The campaign opened with a meeting addressed by the governor general of Canada, who also spoke at a mass meeting of French Canadians in the evening—thus ushering in a new stage of inter-racial giving and civic cooperation in Montreal, which the promoters of the Patriotic Fund campaign hail as an augury of new municipal unanimity in the future.

The customary luncheon meetings were held for five days, with reports from teams and the reading off of the names of the larger donors—French day, bankers day, khaki day (with forty invalid officers at the speaker's table), Red Cross day (for this was a joint collection, and the Red Cross received one-eighth of all money), and a final banquet on Friday evening with Lord Shaughnessy, president of the Canadian Pacific, in the chair.

Of the special committees, one cleared around \$112,000 from firms in munition trade. The chief banks of Montreal doubled this sum, and the two railways, the Canadian Pacific and the Grand Trunk, trebled it. Montreal appropriated a million dollars, and the little suburban municipalities small sums each.

Four Days' Pay

THE most startling haul of all was \$849,000 raised among the workers of the city by the contribution of four days' pay

each, or in the case of salaried men, 1 per cent of their earnings, to be paid monthly throughout the year. Posters, slips, noonday meetings, shop committees, speeches by foremen, all were resorted to. The plan was not one of individual collection, but practically a "check-off" system by which a workman authorized his employer to send in one day's pay a quarter direct from the pay department. Some companies went to the extreme of notifying their men that unless individual men instructed them to the contrary they would include all as contributors in the quarterly check. The house employes of one club got together and voted that any man who didn't make a contribution should be barred out of next year's Christmas gratuities. Complaints were heard that some clerks felt they were under compulsion to give, but if this were done it was without the sanction of the committee.

The "ladies' campaign" took the form of a self-denial week, and just as the wage-earners of the community were asked to give four days' pay, housewives, house servants and schoolgirls were reached by box collections from door to door. Doctors, dentists, and small shops in the residential districts, schools, churches, the railway stations and the hotels fell to the women canvassers.

Twenty-five thousand statements of fact about the fund and the Red Cross in French and English were posted at the beginning of the campaign to those whose names had been placed in the hands of these different teams. Not only were society, club, board of trade, fraternal and other lists systematically classified, but every merchant in Montreal able to afford a telephone became a prospect. Banners went up on the street cars, boy scouts tacked posters all over the town, and something like \$60,000 worth of advertising and reading space was given up by the Montreal newspapers to a publicity campaign organized by J. M. Gibbon, publicity manager of the Canadian Pacific. This, as every other part of the campaign, was volunteer work; stereos and engravings were free, cartoons, posters and leaflets free, billboard paintings free; and in addition to the straight news of the luncheon meetings and all manner of feature stories, a carefully conceived plan of free display advertising was worked out with all the care of an experiment in a psychological laboratory.

The Advertising Campaign

THOUSANDS of people had already subscribed to the Patriotic Fund in the earlier campaigns. The general objects were known and carried conviction. As the publicity manager expresses it, there was no necessity for the "sob stuff" used in the earlier campaigns and no justification for it, for the fund was there to see that neglect did not happen. What had to be shown was that the money subscribed had been economically administered and that more was needed. The history of the fund, the facts that interest on its bank balances had more than paid its cost in Montreal, and that the work was practically all volunteer, were crystallized into a general slogan,

"EVERY CENT OF EVERY DOLLAR HAS GONE
TO THOSE FOR WHOM IT WAS INTENDED."

It was an appeal to one of the oldest and most naïve prejudices in public giving; for, of course, the outstanding achievement of the relief work in Montreal had been not so much that every dollar turned in went into some family budget, but that with every dollar that went to a family there went, at a low estimate, at least a dollar's worth of volunteer service, which in many cases meant far more than money value in family rehabilitation and succor. But in this instance the appeal was in keeping with the spirit of the financial campaign itself, an appeal to business men by business men, who donated the "overhead," dropped everything else for five days, and raised more than \$4,000,000 at an actual net outlay of \$4,180, or one-tenth of 1 per cent.

Taking its title from some of the successful war loans, this was a "victory campaign." But along with the economy note there was another of sacrifice which raised the cry,

"GIVE UNTIL IT HURTS."

There were two preliminary days of advertising, Friday's a straight war appeal with a "tank" at the top, and a brutal verse at the bottom; Saturday's, with a sentimental turn, an appeal to old subscribers to renew and increase their subscriptions.

Monday's advertising, the beginning of the actual campaign, head-lined self-denial week entered upon by the women of Montreal. Tuesday's stressed patriotism with the flags of France and England and the phrase



**Help to Man the
"Victory Tank"
PATRIOTIC FUND
AND
RED CROSS**

At least \$13,500,000 needed from Canada for 1917
At least \$2,500,000 needed from Montreal for 1917

WHAT WILL YOU GIVE

- This Campaign Provides:
1. Comfort for the Soldiers' Families
 2. Hospital Supplies for the Wounded.
 3. Food for Canadian Prisoners of War

*The boys left for the front-trusting to YOU
Don't fail them now that their needs are greater*

Renew and Increase your Subscription

Each bill you give is as a shell
Shoot at the German's Heart;
Shoot, shoot, and shoot until that Hell
is shot and rent apart.

The authorized canvassers carry an identification card. If they find you send your cheque to

**The Hon. Treasurer
Patriotic Fund and Red Cross Joint Campaign
303 DRUMMOND BUILDING, MONTREAL**

**PATRIOTIC
RED
FUND AND
CROSS**



**ANSWER THE CALL
OF THE BLOOD**

Canadian Wounded Soldiers
Canadian Prisoners of War
Canadian Patriotic Fund for
Soldiers' Families

THESE need your help and need it NOW. Montreal must subscribe at least \$2,500,000 this week for necessary expenses in 1917.

REMEMBER: Every cent of every dollar subscribed to the Montreal Branch of the Patriotic Fund since the beginning of the war has gone to those for whom it was intended.

TO MEN: Dig down deep into your Bank Balance
Renew and increase your old Subscriptions.

TO WOMEN: The Ladies Societies of Montreal have unanimously declared this a Women's Self Denial Week. Save what you can send

GIVE UNTIL IT HURTS

The authorized canvassers carry an identification card. If they find you send your cheque to the
Hon. Treasurer 303 Drummond Building, Montreal

**PATRIOTIC FUND
AND RED CROSS**

**PATRIOTIC FUND
& RED
CROSS**



**WOMEN'S
SELF DENIAL WEEK**

FOR THE

**Patriotic Fund and
Red Cross Campaign**

Our men are offering their lives for us.

Let us make some offering of Self Denial, to help our Wounded Soldiers and our Soldier's Families

Every Dollar relieves One Soldier's Sufferings
Sixteen Dollars a Month provides Decent Com-
fort for a Soldier's Family

\$2,500,000 needed from Montreal this week for the year 1917.

GIVE UNTIL IT HURTS

M. R. DRUMMOND,
Chairman, Women's Executive,
303 Drummond Building.

Patriotic Fund



Deal Square with those in the Trenches!

The Larger the Cheque, the Lighter your Conscience,
Renew and Increase your Subscription.

\$13,500,000 needed from Canada for 1917
\$2,500,000 needed from Montreal for 1917

To Provide: Comfort for the Soldiers' Families
Hospital Supplies for the Wounded
Food for Canadian Prisoners of War

THEY LEFT FOR THE FRONT TRUSTING TO YOU
DON'T FAIL THEM NOW

Use your subscription to the Patriotic Fund as well as when direct
identification card is not available to you.

The Hon. Treasurer,

Patriotic Fund and Red Cross Joint Campaign,
303 Drummond Building, MONTREAL



Are you for the RED CROSS

or

Are you for the IRON CROSS ?

ARE YOU FOR THE PATRIOTIC FUND
OR ARE YOU A SUNSHINE PATRIOT

Ready to wave the flag
But not to pay the cost?

Everybody who is not fighting in this, the third year of the war, must do his share of
paying. Your sacrifice of cash is making to the sacrifice of those in the trenches.

ABSOLUTE NECESSITY OF INCREASED SUBSCRIPTIONS TO COVER THE WORK OF

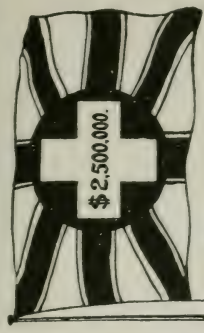
Soldiers' Families
Canadian Hospital Service!
Canadian Prisoners of War

\$2,500,000

Additional necessary relief
must subscribe this
identification card. If they
lack at least

The Hon. Treasurer, Patriotic Fund and Red Cross Joint Campaign
303 Drummond Building, Montreal

Patriotic Fund



& Red Cross

SHOW TORONTO THE WAY

Show that MONTREAL IS
The First City in Canada
The Most PATRIOTIC and
The Most Generous OF ALL

Toronto set out for \$2,500,000
AND GOT
\$3,260,000 with THE ASSISTANCE of
PAID ADVERTISING

Montreal, Vancouver, New England, and French in
addition to substantial contributions have
showed their spirit in this year's Patriotic Campaign.

ABSOLUTE NECESSITY

Follow the magnificent example of the brave Spanish Spirit
Follow the magnificent example of generous giving.

Some women have given their men!
Some men have given their lives!
WHAT ARE YOU GIVING!

Wishes you intended to give. GIVE MORE
Wishes you intended to give. GIVE MORE
GIVE UNTIL YOU ARE TIRED TO GIVE
GIVE UNTIL IT HURTS!

J. W. ROSS, Hon. Treasurer,
Patriotic Fund and Red Cross Joint Campaign,
303, Drummond Building, MONTREAL

"THEY LEFT FOR THE FRONT TRUSTING YOU:
DON'T FAIL THEM NOW."

By Wednesday the campaign had been going on for three days, and those who would give readily were already in. From an advertising point of view, the teams were up against the "tight-wads," the people who were hesitating. So the publicity department put out "a stinger":

"ARE YOU FOR THE PATRIOTIC FUND, OR ARE YOU
A SUNSHINE PATRIOT?"

READY TO WAVE THE FLAG, BUT NOT TO PAY THE COST?"

By Thursday the canvassers were so excited that, to quote one of them, they had forgotten what it was all about. They merely knew that they were to beat the other teams, and especially that Montreal must beat Toronto. For had not Toronto, with its paid fund raisers and advertising men, scooped some \$60,000 worth of contributions from American firms who the year before had given to Montreal? These firms had "fallen" for ten thousand telegrams which the hustling Ontario city had sent out the week before, so ingeniously worded, it is alleged, as to raise no qualms in the donor's mind that he was not putting his money into the same collection plate as the year before! Friday saw the round-up, and as a last whip the morning advertising carried the old Scotch saying,

"TO-NIGHT IS THE NIGHT IF THE LADS ARE THE LADS."

A regular banking department with a dozen experts, volunteers drawn from banks and insurance companies, collated the returns every noon. Lists were made out and rushed to the afternoon papers. Books, ledgers and thousands of receipts printed in advance were ready to hand. Within twenty-four hours a receipt was mailed to every cash giver as a check upon fraud and imposture in a city-wide campaign in which 2,000 people were bearing a hand. At hotel headquarters, given free, were free telephones, free safes, free office furniture, even free detectives who rounded up two bona fide workers sent out without identification cards by an enthusiastic captain for house to house collection. Not counting the money received through the donation of day's pay, collections or pledges were secured from ten thousand people and over one million dollars was given in cash, all of which within a month was listed, receipted, banked and balanced off to a cent.

Big and Little Motives

THIS is not the place to discuss the social and ethical questions bound up in such wholesale schemes of public solicitation and subscriptions. These volunteer managers were practical people, well aware that mixed motives enter into large giving and playing on those motives with precision; the committee discussed such canny questions as whether or not it's more productive to publish only the names of \$1,000 givers in the papers (in the hope of bringing up some \$500 men through publicity), or to put in \$25 givers and above (in the expectation that a lot of ordinary \$25 and \$50 people would be glad to see themselves listed at \$100 in the public prints). Such bald considerations do not mean that the promoters were unconscious of the real moving spirit of their cause, or unmindful of the heart searchings which moved hundreds and thousands of givers.

At the opening luncheon in Montreal, Sir Herbert Ames told the story of an old couple in Nova Scotia. Their son was sailing for the front, and they had saved \$40 to go to port and see him off. They thought it over and came to believe that the sacrifice they could make was not to see their son off, however much their hearts ached, but to send the money to the Patriotic Fund.

Another story he told was of Indians in Saskatchewan who were given a contract for road building. It was hard work. It took three weeks, and the Indians in those regions are very poor. But they poured all their earnings for the three weeks into the fund for the families of soldiers overseas. The next morning one of the Montreal committee men had a telephone message from an insurance canvasser, a French Canadian. He said he had heard the stories of sacrifice. Since he was a boy he had saved \$2,000 and he gave half.

Moreover, some promoters of the "victory campaign" have a constructive civic philosophy about it. "There are men who wouldn't subscribe a dollar to anything before the first campaign in Montreal," said the quiet-spoken man who is credited with being the mainspring of the work. "Perhaps they gave grudgingly in the second, when they were chaffed about it at the clubs or saw their friends' names in the paper.

"Later they gave gladly; still later they have gone out and induced others to give. Now their interest goes with the giv-

ing. So the circle has widened. Money comes easier. Once a man has given \$1,000 he gives again. People realize that after all it doesn't make them poorer.

"The cost of war, like the casualties of war, always falls unequally. People in Canada don't know what it means until they go over to England. There is sacrifice for you. They come back and wonder how people can go on living their ordinary life as they do here. But the newsboy who turned over all he had earned at midday, the little corner grocer who discussed the Patriotic Fund with his wife after they were abed, and came down with \$50 in the morning; the Chinaman who couldn't speak English, but came in with a bill, and the millionaire who doubled and trebled what he had given a year ago, each made in his way a remarkable gift. And as I look back over twenty years of money-raising I feel that this campaign, with the patriotic appeal which was bound up in its fellowship and success, will mean a great deal to the future of Montreal."

In the Northwest

BUT however compelling these great city campaigns, they are relatively outclassed by the unselfishness in some of the new communities of the great Northwest, which not only have sent a far larger proportion of men to the front, four and five times as many as the province of Quebec, for example, but have given unstintedly. There are towns in British Columbia where every man without exception pledges a day's pay a month. Here the giving to the Patriotic Fund runs as high as \$20 per capita; that is, with 600 people in a town, \$12,000 is turned in in the course of a year.

In Trail and Rossland, for example, all the miners and smeltermen give one day's pay a month. They get high wages, and their earnings represent the purchasing power in these towns. The miners and smeltermen came to the conclusion that the storekeepers were not doing as much as they should, so they got out a highly decorative window card reading,

"WE ARE GIVING OUR SHARE EACH MONTH TO THE
PATRIOTIC FUND."

A committee visited every storekeeper in town, who had to satisfy the members that he was giving the equivalent of a day's pay for a miner, or 3 per cent of his gross earnings. If

he did, the card went up in his window and the miners' wives spent their money there. The card comes down any month that a storekeeper neglects to keep up his payments. The result is that Trail and Rossland, with a population at most of 10,000 inhabitants, turn in a total of \$75,000 a year.

Open-handed as these western towns are, their giving, spontaneous and compulsory alike, is perhaps less surprising than that which has characterized some of the older agricultural districts. The work of the Patriotic Fund in rural Ontario, for example, is built up on the county council unit. Each municipality has its reeve (like an alderman) who knows every man, woman and child in the neighborhood. He is the advisory correspondent who gives information about families to the secretary of the county branch.

The Farmers Respond

AT THE county center is a small committee of men known throughout the county, whose judgment carries conviction—so much so that every county council in Ontario makes a monthly grant to the fund from the public treasury. Meeting in open parliament, as it were, they tax themselves on a scale which has no duplicate in the history of Canadian development.

Sir Herbert Ames tells of sitting for an hour while the members of a rural county council argued pro and con over appropriating \$125 for a bridge; and then, when the need of the Patriotic Fund and the soldiers' families has been put before them, of watching an appropriation of \$50,000 go through by unanimous vote. Some counties give as high as \$10,000 a month. Two million dollars comes in annually to the national treasurer of the Patriotic Fund at Ottawa from the county councils of Ontario alone.

With such a spirit in giving, such devoted work by hundreds of folk throughout the dominion, with such ingenuity for raising money and such deft organization for its even-handed distribution across a continent, it is perhaps ungracious to point out, in closing, one serious limitation of the work. But that limitation is so clear and so remediable that any other course would be a dis-service. The soldier's pay is based on the rigid military unit, a man in the ranks. The subsistence allowance made by the dominion government broadens the conception. It recognizes that some men have families, but

the allowance is a flat rate to each. The Patriotic Fund breaks up the rigid conception that all families are alike in size and need, and works out a sliding budget. But what the subsistence allowance is to the soldier's pay, what the Patriotic Fund family budget is to the subsistence allowance, the social case work carried out by the women volunteers under the Montreal Relief Committee is to the ordinary patriotic fund grant. The Montreal volunteers recognize a family as made up of living human beings and comprehend the ever-changing household needs in which sickness, death, birth, insanity, all the emergencies of ordinary living enter—needs which are, in many cases, to be met not by money, but by counsel, education, neighborly help; needs upon which the family itself has spiritual resources to bring to bear if they can be organized.

The scope of this work for families in Montreal has been interpreted in the two earlier articles in this series. Other Canadian city branches, set down for the excellence of their social case work by those who have had an opportunity to observe administration of patriotic relief throughout the dominion, are Hamilton, Brantford and Kingston, in Ontario; St. John, in New Brunswick, and Victoria, in British Columbia. Such social case work is perhaps less necessary in the rural districts where families are in close touch with the reeves, but in other of the cities there is a tendency toward routine disbursement. Such routine handling of grants may unconsciously be an element in a family's undoing; more often it fails to elicit family or community resources to help tide over mishap or misadventure; and in general it fails to use the fund as a leverage for permanently rehabilitating a household ill-equipped by habits, health or competence to meet the emergency caused by the man's absence.

While the Canadian Patriotic Fund has sent volunteer and paid experts throughout the provinces to help organize branches and to show the way to raise money, it has still to send out equally experienced missionaries to build up standards and technique in the conserving use of that money—in the social case work, family by family, and community by community, which would make the patriotic fund not only an unexampled scheme of relief to tide over war time, but, in all localities as it is in some, a great enterprise in human conservation, paralleling, if by no means counterbalancing, the social wastage of war.

An American Opportunity

FLAG-STATIONS and cities of the first class, seaports and smelter towns, county-seats and wilderness—giving, giving until it hurts! The visitor turns from this dominion-wide watershed and its countless springs of succor with a feeling of humbleness. For, large as have been the gifts of the people of the United States to war relief, they have not been proportionate to this.

Would any people give and give, when fear and enmity and the sense of being in the fight are not present? Could they see a great patriotic achievement in spending themselves unstintedly not only for the sake of the families of their own soldiers, but for the help of those uncounted families whose men and homes and communities have gone down in the European war?

We cannot say "no" to these questions, for individually we know men and women who have answered "yes." But we cannot answer "yes," for nationally we have not tried it.

Is it not possible that here has lain, unused, an affirmative course of action which would have made the American people feel that they, too, were not sitting with folded hands? Is it not possible that such outstanding, all-inclusive, semi-governmental giving, not in thousands nor in millions, but in billions if need be, for relief and reconstruction abroad, now and in the years ahead, would have carried conviction as nothing else that the United States was not merely sitting back, spiritually unstirred, growing rich out of the war? Would it not have gotten "across" to the people of every warring nation as something they could tie to in the midst of their travail—a signal that the reserves of human feeling were not all closed to them; that in dealing with the United States, their governments were not only dealing with a champion of sea-rights, but unmistakably with a friendly people?

Perhaps the spread of such intelligence would not have swerved the German government in its war-zone program; but, like the news of the Russian revolution itself, it would at least have given the civil and democratic elements in Germany another leverage.


Whatever the means we take for protection against the German government's specific acts, whatever funds we raise to look after our own—and in that the Canadian Patriotic Fund affords compelling example—even now, as heretofore,

the opportunity lies before us for united, unselfish sharing, without regard to race or creed, with the great masses of common folk in Europe who did not will the great war, and have suffered as few generations have known suffering.

Such a program, nationally entered upon for two or three years, under the lead of the President, would prove an unmatched force for national cohesion at home. It would establish an approach to the people of all Europe which, as nothing else, would win support for the liberal principles we stand for in the day of settlement.

March 31, 1917.

**AIDEZ LA
CROIX ROUGE**



**ON A BESOIN D'ARGENT POUR
LES HÔPITAUX ET POUR LES PRISONNIERS
DE GUERRE CANADIENS**

TRES. HON. DE LA CAMPAGNE CONJOINTE DU FONDS PATRIOTIQUE ET DE LA CROIX ROUGE
CHAMBRE 303, EDIFICE DRUMMOND, MONTREAL.

